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ABSTRACT

A demonstration project established the need for, interest in, and the feasibility of an ongoing, volunteer-based, educational program designed to meet the specific needs of the elderly population in a rural county. The program established training sessions, attracting participation in the sessions and developing a network of interested community representatives. Programs were held at Seniors Centers in West Greene, Pennsylvania. Several barriers facing seniors who want educational services were addressed: transportation; hesitancy to try new things; different attention and focus from younger adults; differing interests; and differing materials and techniques. Senior citizens participating in the program wanted to remain independent and self-sufficient, but were unable to because of low-level communication and/or computational skills. Curriculum packets focused on nutrition, access to services, medical information, applications for benefits; and social skills. Five focus sessions trained 395 seniors. (The bulk of the document contains six appendices: curriculum supplements; handouts; newspaper articles and fliers; attendance information; evaluation survey; and senior survival skills training coordinator's diary.) (NLA)

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DIVISION OF ADULT EDUCATION

SENIOR SURVIVAL SKILLS TRAINING

Project Director: Dr. Barbara Mooney
Project Coordinator: Rebecca Wilson
Adult Education Coordinator: Jane Schrock

PDE 353 Project: PA FY 90-91

GRANTEE:
Washington-Greene Community Action Corporation
22 West High Street
Waynesburg, Pennsylvania 15370
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Federal Grant Award Number: 98-1012
in the amount of $5,000.00

Submitted on August 15, 1991

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ABSTRACT PAGE

TITLE: Senior "Survival Skills" Training

ADDRESS: Washington-Greene Community Action Corporation
22 W. High St., Waynesburg, PA, 15370

PHONE: 412-852-2893

DIRECTOR: Dr. Barbara J. Mooney FEDERAL FUNDING: $ 5,000

DURATION OF PROJECT: From July 1, 1990 to June 30 -- 12 months

OBJECTIVES:

To establish training programs at three Senior Citizen Centers and one Grange Hall.

Through these trainings, to increase the basic communication and computational skills of low-level Senior Citizens.

To recruit and train volunteer Instructional Aides to provide the training programs--both for this pilot project, and with the long range goal of continuing the programs in future years.

DESCRIPTION:

In conjunction with the agency's Senior Service Program, we identified seniors who want to improve their abilities to remain independent and self-sufficient, but who are unable to do so because of low level communication and/or computational skills. These clients have not enrolled in any existing ABLE programs because of obstacles such as accessibility, transportation, and appropriateness of other classroom programs. We brought together local groups and agencies to develop the training curriculum.

TARGET AUDIENCE:

Senior Citizens who have low-level communication and/or computational sills; Senior Citizen action groups; volunteer tutors and support groups; ABLE providers and administrators.

PRODUCT:

Project report

METHOD OF EVALUATION:

The following statistics were gathered: number of participants, attendance at the sessions, measurable gains in communication and computational skills.

Subjective data regarding the participants' increased ability to remain independent was also gathered.

SENIOR "SURVIVAL SKILLS" TRAINING

Introduction

This report contains all pertinent information concerning the federally funded ABLE project: "Senior Survival Skills Training."

During the last six months of 1989, the Washington-Greene Community Action Corporation (WGCAC) conducted an informal survey of the population receiving services through its Area Agency on Aging funded Senior Service Program in Greene County. The results reported by staff and volunteers indicate that there are many older Greene Countians who have not availed themselves of services which are necessary for their continued independence, due to a lack of communication or computational skills.

These are Seniors who have trouble finding the correct phone number to call due to poor reading skills, and trouble setting up appointments due to poor oral communication skills; who have not applied for benefits for which they are eligible due to a lack of reading and computational skills necessary to complete the application forms; and who are uncomfortable attending a Senior Center because of their low communication skills. Additionally, there were a number of Seniors who have the following common problems: cannot read medication labels, cannot understand the doctor, are unable to maintain adherence to a special diet, cannot manage finances.

National statistics show that older Americans represent 38% of the low level reading population (National Council on Aging, 1986). In Greene County, local statistics indicate that close to 48% of the population in Greene County who have less than eight years of schooling are over the age of 60 (1980 census data). This indicates that at about 2,300 senior Greene Countians have less

than eight years of schooling, most of whom would be in the low levels of reading or computing skills. About one-third of these, or 700, are in the "younger elderly" (between 60 and 70 years of age) category (local Area Agency on Aging survey, 1987).

However, an exploration of the demographic data available from the local ABLE providers (143 and 321 funded) proved that older citizens were not being served through the traditional programs. Therefore we determined that there is an unmet need among the Senior population for education services.

Senior Center staff reported that some of the participants at the congregate feeding program are those in our target group. They attend the centers for the noon meal, but leave immediately after--failing to become involved in other offered activities. A WGCAC Board member from the western portion of the county where there is no center, indicated that there is a concentration of seniors in his area who have low educational skills. Senior service staff identified a Grange Hall where a large number of the area seniors are members. Upon meeting with that group, it was verified that there were many senior members who both were in need of and were interested in educational improvement programs.

This project got a late start, due to delays in receipt of the contract. We began to recruit for a Coordinator in October, and hired Ms. Rebecca Wilson in November, 1990. The project began with her hire, and continued through June 28, 1991.

Our original goal was to establish SSST sessions at four sites, meeting between September and June (10 months). As our first session was scheduled for February, this cut our available time in half. We therefore determined to use all six of the existing centers and to use two familiar sites in West Greene.

This doubled the locations where the SSST sessions were conducted. Thus, the same number of sessions were conducted, in spite of the late start up of the project. However, we feel that the limiting of the time frame had a definite negative effect on the outcomes of the sessions.

Staff hired particularly for this project was Rebecca Wilson, Senior Survival Skills Training Coordinator. Others contributing to this project were WGCAC personnel: Dr. Barbara Mooney, Project Director; Jane Schrock, Adult Education Coordinator; Patricia Lawrence, Senior Services Volunteer Coordinator; Colleen Nelson, VISTA Volunteer; and Lucy Wagener, Senior Center Services Coordinator.

This report is directed toward Adult Education supervisors, instructors, and Counselors; GED/ABLE students and alumni; and other human service providers working with older adults. It is hoped that the information in this report will serve as a guide to others seeking to develop programs for older adults within their ABLE services. Permanent copies of the report are on file with the Pennsylvania Department of Education, Division of Adult Basic and Literacy Education programs, 333 Market St., Harrisburg, PA 17126-0333; and AdvancE, Pennsylvania Department of Education Resource Center, Department of Education, 333 Market St., Harrisburg, PA, 17126-0333.

Report on Objectives

Objectives as stated in the proposal were:

1. To establish Senior Survival Skills Training sessions at three Senior Citizen Centers and one Grange Hall.

We established an educationally focused enrichment program for this population in each of the six Senior centers in the county. We also established a program in two sites in the West Greene Area: the Harvey's Grange Hall and the Aleppo Church of God.

We reviewed the model for community based literacy programs developed by the National Council on Aging in 1986, and the curriculum used in Allegheny County which was developed by the Greater Pittsburgh Literacy Council and the Pittsburgh Literacy Initiative. These gave us ideas about the topics to include in our training sessions.

Curriculum packets were developed on the topics listed under Objective #2 below. In Appendix A is a listing of materials used in the packets. The materials are divided into reading levels, and the listing includes the title of the book and the publisher. One-on-one instruction sessions were arranged for a limited number of low functioning participants, and group sessions were availabe to all interested seniors. The one-on-one and group sessions were conducted by the SSST Coordinator.

The Library "Books to People" outreach program made library materials available for the participants in this project. The library materials were supplements to the curriculum packets.

Five topics were chosen as a focus of a monthly sessions held at each site between the months of February and June. A portion of each monthly meeting was a presentation by a guest speaker. Films and video tapes were a part of the presentations.

2. To focus on topics that will provide for an increase in literacy in target topic areas. We identified the following specific areas that impacted most clearly on the senior population:

(a) appropriate nutrition, by adhering to special diets, reading labels, shopping for bargains, preparing small quantities of favorite recipes;

(b) access to services, by using the phone book, oral communication via telephone, making appointments, using a calendar to schedule transportation, asking for information;

(c) proper administration of medications, by understanding directions from the doctor, reading the prescription over the phone for refill, understanding the dosage;

(d) completion of applications for benefits such as PACE, tax and rent rebates, energy assistance, Farmers Home Administration loans, rebates for medical expenses;

(e) socialization with peers, through written and oral correspondences, reading the newspaper and talking about the news, proper "etiquette" at the Senior Center, managing the menu and the check at a restaurant;

(f) socialization across the generations, through reading to grandchildren, telling stories, playing games, sharing skills (such as quilting, crochet, wood working).

These topics were all discussed at each site during the month of January. The seniors were asked to rate the topics they would like to find out more about. Five topics were selected to be the focal point of the monthly meetings, and guest speakers were secured to address the topics. Ms. Wilson was able to get most of the guest speakers to attend all eight sites. In one case where there was a "local expert" on a given topic, that speaker provided

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only two of the sessions. The five "focus topics" are listed below with the guest speakers who made the presentations:

TOPIC	SPEAKER
Reading Labels/Comparison Shopping	Penn State Ag Extension rep
Filling out Forms (Income Tax, Rent Rebate, PACE)	AAA Caseworkers, H&R Block rep & a local accountant
Living Wills/Talking to Lawyers	A local attorney
Understanding your Perscriptions	3 local Pharmacists
Understanding your Utility Bills	3 West Penn Power reps

Handouts which were a part of these Focus Sessions are attached in Appendix B.

3. To promote the training sessions; Initially, the SSST Coordinator met with the Senior Service staff to identify perspective participants. Personal contact was made, inviting these to attend the training sessions, either by SSST Coordinator or Senior Service staff.

Then the Coordinator arranged to meet at each site, to have a brainstorming session with perspective participants regarding topics which would be presented during the project.

Radio, cable TV bulletin boards, newspapers and fliers were used to publicize the sessions each month. Samples of our newspaper articles and flyers are attached in Appendix C.

Many personal follow-ups were done by project staff, and all support personnel involved. In person visits to centers were done to promote awareness of the program and the SSST Coordinator. Also mail and phone contacts were made.

4. To arrange for attendance at the sessions, including hook-up with transportation services, arranging for space at the designated sites, arranging for refreshments:

Arrangements for use of space, attendance at lunch at the centers and provision of lunch at the West Greene sites, promotion of the sessions, and securing speakers was accomplished by the SSST Coordinator. She was the contact person/liason with the Senior Center Service staff and the Transportation Program.

She established a "call in" system for attendance at the monthly sessions, which was a part of the training program. We had determined that one of the barriers to Senior Citizen participation in community activities was their fear/lack of understanding of the process of calling into the Transportation Program. Ms. Wilson, therefore, made a call to her office a part of the prerequisite for attendance at the monthly sessions. In this way she was able to walk them through the system, and leave them with a valuable skill at the end of the project.

5. To recruit and train volunteer Instructional Aides who will facilitate the training programs during the demonstration period; We found there was insufficient time for the recruitment and training of Instructional Aides.

6. To establish a model for the continued training of IAs for this purpose; This objective was also not met. The SSST Coordinator conducted educational sessions herself and kept notes on the kinds of problems which she and her students experienced, which could become the beginning of a training model. However, there was insufficient time to collate these notes and develop a training model.

7. To link with other groups and agencies in the community to develop curriculum to meet the objectives identified above;

We administered this project through our Adult Service Component, which is comprised of our ABLE program (Project First

Step) and our Senior Services Program. This enabled us to draw on the resources of staff already familiar with the principles of teaching adults and of staff familiar with the problems facing the elderly, who acted in the capacity of consultants and support staff for the SSST Coordinator.

While staff time for Project First Step is limited, the Instructor was available to advise the SSST Coordinator in both the development of curriculum and the training of volunteers. The Center Services Coordinator was available to advise the SSST Coordinator regarding the recruitment of volunteers and the establishment of a community network. The VISTA volunteer assigned to Greene County assisted by recruiting participants and volunteers, and by promoting the training sessions as a part of her regular activities.

The Senior Service staff at the Senior Centers, three Case Managers, and five Home Support Staff assisted in the development of the curriculum, the identification of potential participants, and in outreach/encouragement to the identified participants.

8. To establish a community network which will continue the project beyond the demonstration period.

A community network was established, which includes representatives from the following groups: Penn State Extension office, the Greene County Literacy Coalition, the Greene County Senior Citizen Council, the Greene County Library System and Waynesburg College. Also involved in the network are the Senior Service Program staff, newspaper and radio personnel, and representatives from local businesses.

Evaluation of Objectives

1. SSST curriculum was developed. Forty Focus Sessions were held (5 different topics at 8 sites).

2. Topics were chosen that impact on the Senior Citizen's ability to remain independant.

3. The promotion of the programs were quite successful, as a total of 395 seniors participated in the five "focus sessions." (See attendance data in Appendix D.) Of these 98 met our target of less than 8 years of schooling. We did brief reading and math assessments on these, and found that 58 (or 60%) of them were functioning below a 5th grade level.

4. Ms. Wilson facilatated liasons with both the Senior Center program and the Transportation program to make attendance at the sessions non-threatening to participants.

5. & 6. Ms. Wilson did not address the objectives of recruitment and training volunteers to work with the Senior population. We still strongly believe that there is a need for a specialized training program, which would aide a volunteer in working with an elderly student.

7. & 8. We established a network of service providers, businesses, professionals, librarians, and educators who have pledged to continue to particpate in "education programming" for the Senior Citizens. The site supervisors at the existing Centers will be meeting to plan programs for the comming year. The Seniors who attended the sessions in the West Greene community organized into a "Club" and plan to continue to meet. They will work with the Senior Service program and our Adult Education Coordinator to try to continue to get speakers for their meetings.

Also, participant evaluation of the program was solicited through the use of a survey developed by the SSST Coordinator.

Distribution Process

Coordination of groups and individuals at the local level were a key part of this project. The community network has also served as a basis for dissemination of information regarding this project at the local level.

Reports will be shared on a state level through AdvancE and the REACH newsletter. We provided a workshop at the mid-Winter Conference, to share the results of the first session accomplishments and problems.

Conclusions and Recommendations

Our goal in proposing this demonstration project was to establish the need for, interest in, and the feasibility of an ongoing, volunteer based, educational program designed to meet the specific needs of the elderly population in a rural county. We proposed that, following the one year demonstration effort, supported by a 353 grant, the "Senior Survival Skills Training" program could be maintained by a network of volunteers, agencies, church and civic groups, and the WGCAC Senior Service program staff. We were successful in establishing the Training sessions, were successful in attracting participation in the sessions, and have developed a network of interested community representatives. We have committments from these reps to continue providing educational sessions at the centers and at one site in West Greene. Therefore, this aspect of the SSST program will be continued as a regular feature of Senior Service programming. However, we were unsuccessful in recruiting and training volunteers to continue working one-on-one with the most needy participants, and were

unsuccessful in securing continuation funding for the development of a recruitment/training program.

Because the programs were held at the Senior Centers and the two West Greene locations, several barriers facing seniors who want educational services were addressed:

--transportation While there is no public transportation available in Greene County, there is a transportation system for seniors that provides them access to the centers. Arrangements were made to also use this system to transport seniors to the sites in West Greene.

--hesitancy to try new things Using familiar sites eased the fears that this population had regarding potential demands of new places and new people.

--differing attention and focus from younger adults Education programs for younger adults are paced for the motivation and stimulation of a population who move at a quicker rate and who are more focused on a particular goal. The elderly require a more reflective and "open-ended" program. After a Focus Session, seniors who were interested in getting more information or improving their skills in any area were able to talk with the SSST Coordinator and make arrangements to use the prepared curriculum packets.

--differing interest The things that interest a younger population are not the same as those which interest the elderly. All of the Focus Sessions dealt with particular aspects of a topic which was important to Senior Citizens.

--differing materials and techniques The elderly, due to a natural decrease in hearing and vision acuity, require special techniques and materials. We were able to arrange sessions for maximum benefit for the participants by turning up the sound, using

large visual aides, and sensitising speakers to the need to speak louder and be ready to repeat.

We asked for a subjective evaluation of the SSST program from the participating seniors. (Survey instrument attached in Appendix E) Ms. Wilson distributed the surveys at all of the sites. There was a very small percent of return. Of the total 395 participants, only 28 completed a survey. Of these all had attended at lease 3 focus sessions and at least one instructional session. They all professed to have experienced an increase in functional skills.

Ms. Wilson did phone and in-person follow-up on the 98 participants who we identified as having low literacy skills. (60 of them had attended at least one of either an individual or a group instructional session.) She got, as could be expected, generally positive responses about liking the programs and increasing the knowledge base, but did not get many firm committments to continue instructional sessions. (16 said they wanted to continue.)

APPENDIX A - Curriculum Supplements

Appendix: Curriculum Supplements

I. NUTRITION

0 - 4

A. Essential Mathematics for Life/Whole Numbers; Lifelong Learning Books, Scott, Foresman; p. 50 Counting Calories; p. 61 Estimating as you Shop.

B. Read It! A New Approach for Adult Readers, Lifelong Learning Books, Scott Foresman; p. 1-13 Fast Foods; p. 16-30 Store Foods; p. 32-44 Shopping.

4 - 6

A. Money Management - Bridges to Success, A Life Skills Series, PSI Associates Inc., Prentice Hall; ch. 4, Shopping for Necessities.

B. Independent Living - Bridges to Success, A Life Skills Series, PSI Associates Inc., Prentice Hall; ch. 2, You Are What You Eat.

5 - 8

A. Reading for Survival in Today's Society Vol. 1, Modules 1-18, Scott, Foresman and Company; Module 1, Labels

B. Reading for Survival in Today's Society Vol. 2, Modules 19-36, Scott, Foresman and Company; Module 19, Advertised Specials; Module 30, Coupons; Module 31, Order forms; Module 34, Food Purchase; Module 35, Food Preparations

C. Life Skills Reading, Lifelong Learning Books, Scott, Foresman; ch 4, At Home, p. 26 Product Label; p. 28 Directions; p. 30 Recipe

D. Essential Mathematics for Life, Percents, Graphs, and Measurements; Lifelong Learning Books; Scott, Foresman; p. 21 Using Nutritional Information from Labels; p. 140 Buying at a Discount; p. 81 Changing a Recipe; p. 125 Figuring Meal Portions.

E. Essential Mathematics for Life, Decimals and Fractions; Lifelong Learning Books, Scott, Foresman; p. 51 Estimating the Cost of Groceries.

F. Life Scenes Life Skills, Developing Consumer Competence; Stone, Fitzgerald, Sarko, Contemporary; ch 3, Lesson 1 Comparing Grocery Prices

II. ACCESS TO SERVICES - TELEPHONE SKILLS

0 - 4

A. Telephone Skills, Communication Competencies for Adults, Cambridge; ch. 1, Telephone Directory Listings; ch. 2, Finding Telephone Listings and Information; ch. 3, Long Distance

B. Read It! A New Approach for Adult Readers; Keefer & Meyer, Lifelong Learning Books, Scott, Foresman; p. 64-80 Transportation.

4 - 6

A. Independent Living: Bridges to Success, A Life Skills Series, PSI Associates, Prentice Hall; ch. 3, Leisure Time; ch. 4, Community Living.

5 - 8

A. Reading for Survival in Today's Society Vol. 1, Modules 1-18, Adams, Flowers & Woods, Scott, Foresman; Module 3, Schedules; Module 11, Travel Information; Module 13, Telephone Directory; Module 16, City Information; Module 17, State Government Information; Module 18, National Government Information.

B. Life Skills Reading, Lifelong Learning Books, Scott, Foresman; ch. 1, p. 2 Yellow Pages; ch. 3, p. 22 Phone Bill; ch. 3 p. 24 Phone Rate Chart; ch. 2, p. 8 Train and Bus Schedules.

III. MEDICATION

0 - 4

A. Essential Mathematics for Life, Whole Numbers; Lifelong Learning Book, Scott, Foresman; p. 80 Using Drugs Safely.

5 - 8

A. Life Skills Reading, Lifelong Learning Books, Scott, Foresman; p. 72 Medicine Labels and Directions; p. 74 Weight Chart.

B. Essential Mathematics for Life, Percents, Graphs, Measurement; Lifelong Learning Books, Scott, Foresman; p. 123 Comparing costs of generic and brand name medicines; p. 157 Comparing Costs of Health Aids.

IV. APPLICATIONS AND FORMS

0 - 4

A. Forms & Applications, Communication Competencies for Adutls, Cambridge; ch. 1, Personal Information I; ch. 2, Personal Information II; ch. 5, Medical Information; ch. 6, Credit Information; ch. 7, Government Forms

4 - 6

A. Money Management, Bridges to Success, A Life Skills Series, PSI Associates, Prentice Hall; ch. 1, Tax Forms

5 - 8

A. Reading for Survival in Today's Society, Vol. 2, Modules 19-36; Adams, Flowers & Woods, Scott, Foresman & Co.; Module 24, Apartment Leases; Module 27, Insurance.

B. Life Skills Reading, Lifelong Learning Books, Scott, Foresman; ch. 7, p. 58 Order Forms; ch. 7, p. 60 Credit Application; ch. 8, p. 66 Lease; ch. 8, p. 68 Home Insurance; ch. 9, p. 76 Medical History Form; ch. 9, p. 78 Health Insurance; ch. 10, p. 82 Income Tax Form; ch. 10, p. 84 Tax Table.

C. Essential Mathematics for Life, Percents, Graphs, Measurement; Lifelong Learning Books, Scott, Foresman; p. 139 Figuring Property Tax; p. 160 Preparing Your Income Tax Return.

D. Life Scenes Life Skills, Developing Consumer Competence; Stone, Fitzgerald, Sarko; Contemporary; ch. 2, Lesson 1 Government Assistance; ch. 2, Lesson 6 Understanding a Lease; ch. 7, Lesson 5 Filing a Tax Return on 1040 EZ Form; ch. 7, Lesson 6 Filing the 1040 A Form; ch 7, Lesson 7 Tax Advantages of an IRA.

V. WRITTEN AND ORAL COMMUNICATION

0 - 4

A. Using the Newspaper, Communication Competencies for Adults, Cambridge; ch. 1, The Newspaper; ch. 2, Reading the Classifieds Section; ch. 3, Reading the Classified Ads.

B. Messages, Invitations, and Letters; Communication Competencies for Adults, Cambridge; ch. 1, Lists; ch. 2, Messages; ch. 4, Invitations.

C. Essential Mathematics for Life, Whole Numbers; Lifelong Learning Books, Scott, Foresman; p. 23 Finding an address.

5 - 8

A. Reading for Survival in Today's Society, Vol. 1, Modules 1-18, Adams, Flowers & Woods; Scott, Foresman; Module 2, Printed Directions; Module 6, Newspaper Classified Information.

B. Reading for Survival in Today's Society Vol. 2, Modules 19-36; Adams, Flowers & Woods; Scott, Foresman; Module 21, Newspaper Consumer Information.

C. Life Skills Reading, Lifelong Learning Books, Scott, Foresman; ch. 1, p. 4 Newspaper Index; ch. 6, p. 48 Community Announcements; p. 50 Menu

D. Essential Mathematics for Life, Decimals and Fractions; Lifelong Learning Book; Scott, Foresman; p. 139 Eating Out; p. 44 Comparing Meal Costs.

E. Life Scenes Life Skills, Developing Consumer Competence, Stone, Fitzgerald, Sarko; Contemporary; ch. 2, Lesson 5 Using Classified Ads; ch. 3, Lesson 2 Figuring Your Bill and Tip in a Restaurant; ch. 4, Lesson 8 Resolving a Complaint; ch. 4, Lesson 9 Taking Legal Action.

VI. BUDGETING - MONEY

0 - 4

A. Essential Mathematics for Life, Whole Numbers; Lifelong Learning Books, Scott, Foresman; p. 146 Making a Budget; p. 148 Reading an Electric Meter.

4 - 6

A. Money Management, Bridges to Success, A Life Skills Series, PSI Associates, Prentice Hall; ch. 2, Banking and Managing Your Salary; ch. 3, Budgeting and Credit.

5 - 8

A. Reading for Survival in Today's Society Vol. 1, Modules 1-18, Adams, Flowers & Woods; Scott, Foresman; Module 15, Bank Information.

B. Reading for Survival in Today's Society Vol 2, Modules 19-36, Adams, Flowers & Woods; Scott, Foresman; Module 28, Bills.

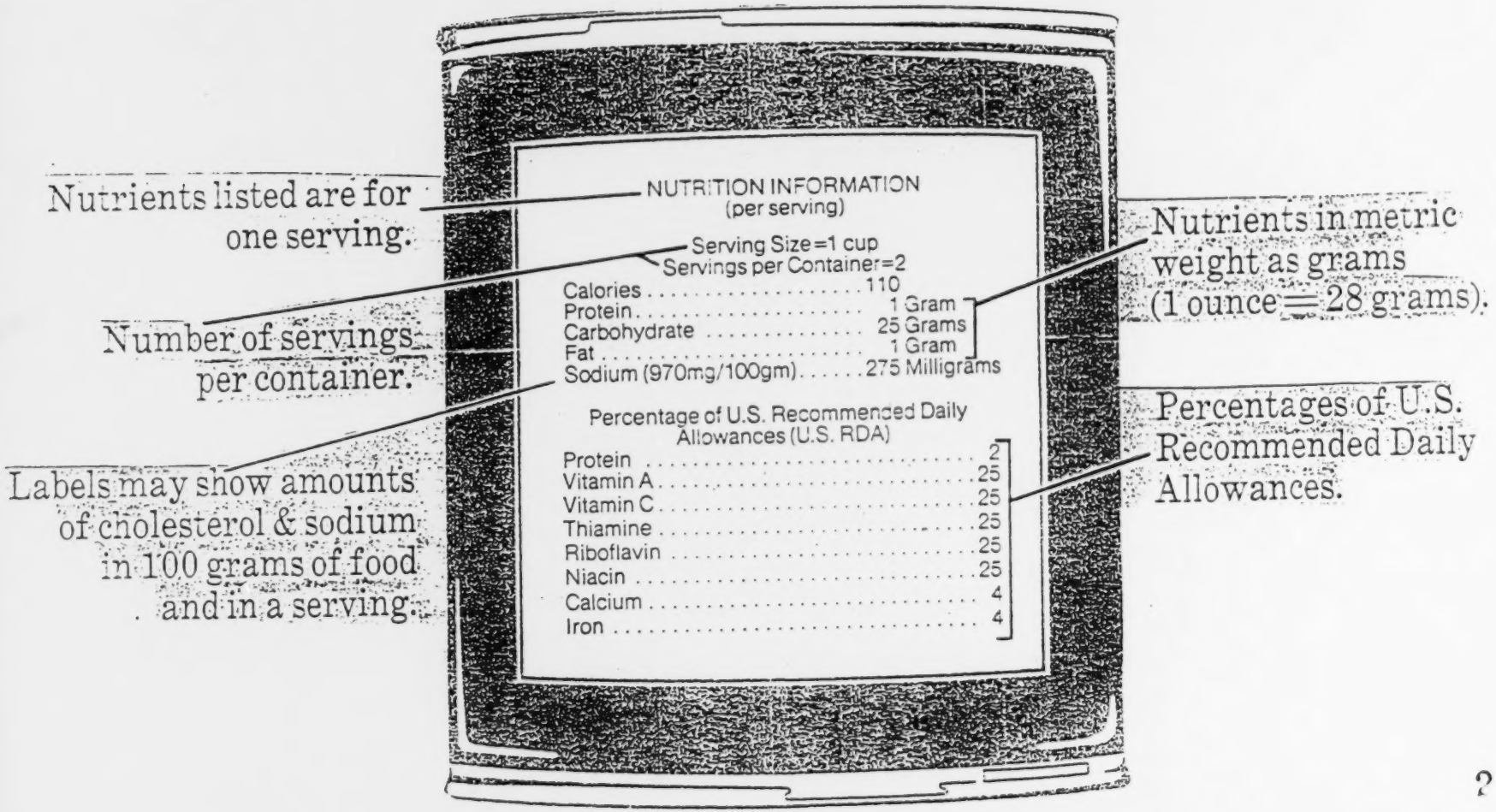
C. Essential Mathematics for Life, Percents, Graphs, Measurements; Lifelong Learning Books; Scott, Foresman; p. 136 Saving Energy.

D. Essential Mathematics for Life, Decimals & Fractions; Lifelong Learning Books; Scott, Foresman; p. 19 Writing Checks.

E. Working with Numbers, Consumer Math; Stech-Vaughn; Unit 17, Paying Taxes; Unit 4, Handling Money.

F. Life Scenes Life Skills, Developing Consumer Competence; Stone, Fitzgerald, Sarko; Contemporary; ch. 1, Lesson 5 Opening & Using a Savings Account; ch. 1, Lesson 6 Opening & Using a Checking Account; ch. 1, Lesson 7 Reconciling a Checking Account; ch. 2, Lesson 7 Starting Utilities.

APPENDIX B - Handouts


Nutrients listed are for one serving.
Number of servings per container.
Labels may show amounts of cholesterol & sodium in 100 grams of food and in a serving.
NUTRITION INFORMATION
(per serving)
Serving Size=1 cup
Servings per Container=2
Calories 110
Protein . . . . . 1 Gram
Carbohydrate . . . . . 25 Grams
Fat . . . . . 1 Gram
Sodium (970mg/100gm) . . . . . 275 Milligrams
Percentage of U.S. Recommended Daily Allowances (U.S. RDA)
Protein 2
Vitamin A 25
Vitamin C 25
Thiamine 25
Riboflavin 25
Niacin 25
Calcium 4
Iron 4
Nutrients in metric weight as grams (1 ounce = 28 grams).
Percentages of U.S. Recommended Daily Allowances.

23

24

B 1

INGREDIENTS LISTED ON LABELS

SUGARS	FATS	SODIUM COMPOUNDS
sucrose	*butter	salt
fructose	margarine	monosodium glutamate
dextrose	soybean oil	sodium phosphate
maltose	safflower oil	sodium ascorbate
dextrin	sunflower oil	sodium saccharin
mannitol	sesame oil	calcium disodium EDTA
sorbitol	corn oil	baking soda
molasses	cottonseed oil	soy sauce
honey	*coconut oil	teriyaki sauce
syrup	*palm oil	sodium benzoate
jam	Olive oil	sodium caseinate
jelly	peanut oil	sodium hydroxide
preserves	*hydrogenated oils	A-1 sauce
sorghum	glycerol	ketchup
invert sugar	mono,di or glycerides	mustard
	*bacon grease	accent
	*lard	
	fatty acids	
	rapeseed oil	
	canola oil	

*Indicates a saturated fat

PACE

[redacted]

PENNSYLVANIA DEPARTMENT OF AGING

P.O. BOX 8806,
HARRISBURG, PA 17105-8806

1991
NEW CARDHOLDER ENROLLMENT APPLICATION

LAST NAME	FIRST	INITIAL	SOCIAL SECURITY #
HOME ADDRESS *(PROOF REQUIRED)*	APARTMENT #	DATE OF BIRTH *(PROOF REQUIRED)* (MO.) / (DAY) / (YEAR)	AGE
CITY	STATE	ZIP	COUNTY / HOME PHONE ( )
SPOUSE'S NAME	SPOUSE'S PRESENT PACE CARD #	SPOUSE'S SOCIAL SECURITY #	

ETHNIC ORIGIN (OPTIONAL)
- ☐ WHITE
- ☐ BLACK
- ☐ AMERICAN INDIAN
- ☐ HISPANIC
- ☐ ASIAN
- ☐ OTHER

SEX
- ☐ MALE
- ☐ FEMALE

TYPE OF RESIDENCE
- ☐ PRIVATE HOME
- ☐ APARTMENT
- ☐ NURSING HOME
- ☐ BOARDING HOME
- ☐ OTHER

FOR OFFICE USE ONLY

MARITAL STATUS (CHECK 1)
- ☐ SINGLE
- ☐ MARRIED
- ☐ DIVORCED YEAR _____
- ☐ WIDOWED YEAR _____
- ☐ MARRIED – LIVING SEPARATELY YEAR _____

PLEASE LIST ANY OTHER PRESCRIPTION DRUG COVERAGE. INCLUDE:

INSURANCE CO. _____

POLICY #

GROUP #

DO YOU RECEIVE A PENSION OR SALARY? ☐ YES ☐ NO
NAME OF COMPANY, LABOR UNION OR EMPLOYER

LIST ALL 1990 INCOME: *(PROOF REQUIRED)*
(MARRIED PERSONS LIVING TOGETHER MUST REPORT COMBINED INCOME.)

		APPLICANT	SPOUSE	TOTAL
1. Total 1990 Gross Social Security and Supplemental Security Income (Medicare premiums must be included.)	1			
2. Total 1990 Gross Pensions, Annuities, Veterans' & Railroad Retirement Benefits	2			
3. Total 1990 Salary, Wages, Bonuses, Commissions, Income from Self-Employment, and Partnership Income (Do Not Subtract Losses)	3			
4. Total 1990 Interest, Dividends, Capital Gains, Prizes (Do Not Subtract Losses)	4			
5. Total 1990 Net Rental Income (Do Not Subtract Losses)	5			
6. Total 1990 Net Business Income (Do Not Subtract Losses)	6			
7. Total 1990 Other Income (Cash Public Assistance, Unemployment and Workmen's Compensation, Alimony, Support Money, Gifts totalling more than $300.00, Life Insurance Death Benefit Payments exceeding $5,000.00 per person)	7			
8. TOTAL (Add Lines 1 through 7) ANNUAL FIGURE	8			

By signing, I acknowledge that I have read the certification and authorization on the back of this application and agree to the terms as stated, and that I have lived in Pennsylvania for at least 90 days prior to the date of this application or can establish intent to reside in Pennsylvania indefinitely.

SIGNATURE (MUST BE SIGNED) DATE ____/____/____
ORIGINAL SIGNATURE OR WITNESSED MARK (X) MUST APPEAR

FIRST M/I LAST

POWER OF ATTORNEY *(PROOF REQUIRED IF APPLICABLE)*

WITNESS SIGNATURE AND PHONE #

PREPARER'S SIGNATURE (If other than applicant) AND PHONE #

NAME OF APPLICANT'S NEAREST RELATIVE AND PHONE #

CERTIFICATION AND AUTHORIZATION STATEMENTS

I understand that my signature on the application indicates my agreement to the following provisions:

A. I authorize the Department of Aging to verify any information on the form by contacting employers, appropriate agencies or others, as the need arises.

B. I authorize the Department of Aging to visit my residence, with reasonable prior notice to me, for the purpose of determining the validity of information provided on the application or any claims made under the PACE Program.

C. I understand that the Department of Aging, within its discretion, may release any and all information in my PACE file.

D. I hereby assign to the Commonwealth of Pennsylvania, in the event of duplicate or overpayment, any right to drug benefits to which I may be entitled under any other plan of government assistance or insurance from any for-profit third party insurer.

E. I hereby waive the confidentiality of information found in any third party insurer's file, as witnessed by my signature on this application.

F. I agree that I will not seek payment from any insurance company for any amount which has been paid by PACE on my behalf.

G. I understand that if it is determined that PACE benefits have been paid incorrectly on my behalf, I may be required to repay such benefits.

H. I understand that any person who submits a false or fraudulent claim under the PACE Program or who aids and abets another in the submission of a false or fraudulent claim, or who claims and receives duplicate benefits is punishable by law. Any person who is found guilty of a criminal offense under the PACE Act is subject to repay three (3) times the value of any material gain received as a result of such offense.

I. I understand that all Department actions against an applicant which relate to the application process are subject to the right of appeal in accordance with the provisions of Title 6, Pennsylvania Code, Section 22.91 through 22.94.

J. I hereby release all medical information from my physician(s) relating to PACE prescription medications.

K. I authorize the Internal Revenue Service to release a copy of my 1990 income tax return to PACE to verify my eligibility.

WITNESS SIGNATURE

I understand that if I make a mark (X) instead of a signature on the application, a witness must sign the document in the space provided.

ADJUDICATED INCOMPETENCY

Where the applicant is adjudicated incompetent, the Department of Aging shall accept the court-appointed guardian as an authorized agent for the purpose of documenting enrollment. Guardianship or Durable Power of Attorney documentation must be provided.

INSTRUCTIONS FOR COMPLETING THE APPLICATION

Print your name, social security number, home address, date of birth, age, city, state, county, zip code and telephone number. When entering your date of birth, please use numbers for the month, day, and year. (Example: February 23, 1911, enter 02/23/11.)

Print your spouse's (husband/wife) name, PACE card number (if he or she has one) and social security number in the spaces provided.

Check the proper blocks to indicate your sex and type of residence where you live. The Ethnic Origin block is optional.

Check the one block that describes your marital status. If you have been widowed, divorced or separated, print the year of the death, divorce, or separation in the space provided.

List any other prescription drug coverage which you presently have which helps to pay for prescription medications. Provide the insurance company name and your policy and group number.

Check (X) YES or (X) NO if you receive a pension or saiary. If you checked (X) YES, provide the name of the company, labor union or employer.

Fill in the information requested on lines 1-8. **Use 1990 annual figures,** not monthly totals. If you have no income in 1990 or no Social Security payments in 1990, print zero (0) on line 8. Refer to the income exclusion list on the previous page when completing line 7. Your 1990 income must be less than $12,000 for single individuals and a combined income of less than $15,000 for married couples. Losses cannot be deducted for lines 3, 4, 5 and 6. Medicare premiums paid on your behalf must be included.

Provide proof for all 1990 Income.

Read the certification and authorization statements on the back of the application.

SIGN AND DATE THE APPLICATION. If a signature is made with a mark (X), a witness must sign in the space provided. Please provide the name and telephone number of the applicant's nearest relative and preparer if other than the applicant. **Guardianship or Durable Power of Attorney documentation must accompany the application when the applicant has been adjudicated incompetent.**

- **TOTAL 1990 INTEREST, DIVIDENDS, CAPITAL GAINS, PRIZES**

  Copies of IRS Form #1040, "U.S. Individual Income Tax Return," or Schedule B of IRS Form #1040, "Interest and Dividend Income," or Schedule SP of Form PA-40, "Special Tax Provisions Schedule," or Form PA-40 (short form), "Individual Income Tax Return," or Schedule D of IRS Form #1040, "Capital Gains and Losses," and bank statements for interest or similar financial statements.

- **TOTAL 1990 NET RENTAL INCOME**

  Copies of checks received or rent receipts along with copies of Schedule E of the IRS Form #1040, "Supplemental Income and Loss."

- **TOTAL 1990 NET BUSINESS INCOME**

  Schedule C of Federal Tax Form #1040, "Profit or Loss From Business," or Schedule F of Federal Tax Form #1040, "Farm Income and Expenses."

- **TOTAL 1990 OTHER INCOME**

  Copies of signed 1990 Federal Tax return or other official document substantiating the amount claimed.

- **CAPITAL GAINS**

  The sale of your house must be counted as income within two years of the sale date.

The following types of income should **NOT** be included in your annual income figures.

- black or white lung benefits
- the first $5,000 in death benefit payments from a life insurance policy
- noncash relief including food stamps
- property tax rebate payments
- rent rebates and other Pennsylvania Lottery funded benefits.

PACE Limitations:

- The cardholder must pay a copayment and, in some cases, a generic differential for each prescription.
- A PACE card cannot be forwarded to another address in or outside of Pennsylvania.
- PACE-reimbursed medications cannot be mailed outside of Pennsylvania.
- Your pharmacist may dispense only a 30-day supply or 100 capsules or tablets per prescription, whichever is less.
- PACE does not cover approximately 140 drugs, referred to as "DESI" drugs, which have been determined by the Federal Food and Drug Administration to be less than effective. However, your physician may waive this exclusion by writing "medically necessary" on your prescription.
- PACE continues to reimburse for up to five (5) refills or a six (6) month supply, whichever occurs first.
- PACE does not provide for vacation supplies.

Renewal Applications:

Approximately two months before the expiration date on your PACE card, you will be mailed a pre-printed renewal application form. When you receive this form, please read the instructions carefully, complete the form and promptly return it to PACE. This will assure that your benefits will continue without interruption. **PACE cards will be mailed approximately two (2) weeks prior to the expiration date.**

NEED ASSISTANCE?

CALL PACE 1-800-225-7223

The official rules and regulations of the PACE Program can be found in Title 6 PA Code Chapter 22.

PENNSYLVANIA LOTTERY

1990

PA-1000 (9-90)

[redacted]

Please do not staple or place the preprinted label in this area. Place label in name/address area (Part A) below.

Benefits Older Pennsylvanians

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF REVENUE
PROPERTY TAX OR RENT REBATE PROGRAM
HARRISBURG, PA 17128-0503

Please Type or Print

A. Make corrections on label if one is provided. Place label below.

Your Social Security No.	Spouse's Social Security No.

Claimant's Last Name | First Name and Initial

Home Address

City or Post Office | State | Zip Code

Claimant's Birthdate Month Day Year	Claimant's Phone Number ( )	County
Spouse's Birthdate Month Day Year	Spouse's First Name and Initial	Check here ☐ If Spouse is Deceased

B. This Claim Form Must be Filed by July 1, 1991

1. I am filing for a rebate as a: (check one)
   - P. ☐ Property Owner (Include a copy of your receipt for 1990 property tax bills.)
   - R. ☐ Renter (See Instructions page 13.)
2. I certify that I am: (check one)
   - A. ☐ A Claimant, age 65 or older as of December 31, 1990.
   - B. ☐ A Claimant under 65 with spouse age 65 or older who resided in the same household as of December 31, 1990.
   - C. ☐ A Widow or Widower, age 50 to 64 as of December 31, 1990.
   - D. ☐ Permanently disabled and age 18 to 64 during 1990.
3. Have you received property tax or rent rebate checks in the past? ☐ Yes ☐ No

If "no," you must send proof of your age. If you are filing because you are disabled, you also must send proof of your permanent disability. Do not send original proof documents.

C. List Below ALL Income Received By You and Your Spouse During the Entire Year

		AMOUNT FOR FULL YEAR	Official Use Only
4. **Social Security, SSI Payments and Railroad Retirement Benefits**	4		
5. **Pensions and Annuities**	5		
6. **Interest, Dividends and Capital Gains**	6		
7. **Net Rental Income** (Complete Schedule E, and attach a profit and loss statement.)	7		
8. **Net Business Income** (Complete Schedule E, and attach a profit and loss statement.)	8		
9. **Other Income** (such as wages, cash public assistance, unemployment compensation, gifts totaling more than $300, life insurance death benefits exceeding $5,000.)	9		
10. **Total Income of Claimant and Spouse** (Add lines 4 through 9. Total income may not exceed $15,000.)	10		
11. **Amount of 1990 Property Taxes or Rent Paid for Residence** (Attach receipted county, school district and municipal tax bills or rent certificate.)	11		
12. **Rebate Percentage Factor** (If owner, see Table "A" on page 11. If renter, see Table "B" on page 11.)	12		
13. **This is your Property Tax or Rent Rebate** (Multiply line 11 by line 12, and enter that result or $500, whichever is less.)	13		

D. An excessive claim made with fraudulent intent will subject the claimant to a penalty of 25% of the entire amount claimed. The claimant shall be guilty of a misdemeanor punishable by a fine up to $1,000 and/or imprisonment for up to one year upon conviction.

CLAIMANT: I declare that this claim is true, correct and complete to the best of my knowledge and belief, and this is the only claim filed by members of my household.

Claimant's Signature (Claimant Must Sign) | Date

Witnesses' Signatures

1.

2.

PREPARER: I declare that I prepared this return and that it is to the best of my knowledge and belief, true, correct and complete.

Preparer's Signature (If Other than Claimant) | Date

Preparer's Phone Number ( )

Witnesses' Signatures are necessary only when claimant makes a mark (X)

Name of Claimant's Nearest Relative

Telephone No. of Claimant's Nearest Relative ( )

Home Address of Claimant's Nearest Relative

City or Post Office | State | Zip Code

Do Not Staple Documents to Claim Form

30

B 7

RENT CERTIFICATE INSTRUCTIONS

All renters must submit proof of rent paid in the form of proper rent receipts or must have their landlord complete the Rent Certificate below. Return the certificate with your claim form.

(For Bureau Use Only)

Do Not Send Your Original "Proof Documents."
Photocopies of "Proof Documents" Are Acceptable.
Do Not Staple Documents to Claim Form.

If you rented at more than one address during 1990, enclose additional Rent Certificates for each address. Photocopies of the Rent Certificates are acceptable.

If you owned a home for part of the year and rented for part of the year, be sure to file both the tax receipts to claim a rebate as an owner PLUS the Rent Certificate to claim any rebate from the rent.

If you are unable to have your landlord complete and sign the Rent Certificate, you must complete lines 1 through 8. Read the Claimant's Oath carefully, and then sign the Rent Certificate on the line marked "Claimant's Signature." Do not sign the Rent Certificate if the landlord signed on the line marked "Landlord's Signature."

Remember, the amount shown as rent on line 4 of the Rent Certificate for places such as boarding homes and nursing homes must exclude food, medicine, medical care and personal care. Do not include any security deposits. Please read the instructions on page 12 before completing the Rent Certificate.

Form RC

RENT CERTIFICATE

1. Claimant's Social Security Number | **Claimant's Phone Number** ( )

Claimant's Last Name | **First Name and Initial**

Home Address

City or Post Office | **State** | **Zip Code**

2. Rental unit is:

- ☐ Apartment House
- ☐ Nursing Home
- ☐ Boarding Home
- ☐ Private Home
- ☐ Other (specify) _____

Building name, if any

3. Landlord's Name and Address

ALL LINES MUST BE COMPLETED. IF NONE, ENTER "0".

4. What was the amount of rent per month? (Do not include security deposits or amounts paid for food, medicine, medical care and personal care.)	4	
5. How much of the monthly rental amount was paid or subsidized by a governmental agency?	5	
6. Total monthly amount of rent paid (Subtract line 5 from line 4.)	6	
7. Number of months unit was occupied by claimant in 1990. (If less than 12 months, please explain in the space provided.)	7	
8. What was the total rent paid in 1990 by, or on behalf of, the claimant? (Multiply line 6 by line 7.) **Enter here and on line 11 of the claim form**	8	

Explanation of Item 7.

CLAIMANT'S OATH (Read carefully before signing)

I certify that the information provided is true, correct and complete to the best of my knowledge and belief. I also certify that my landlord was required to pay 1990 property taxes on the rental property in which I resided during 1990 or that my landlord either made or was obligated to make a payment in lieu of property taxes for 1990 on this property.

X _____
Claimant's Signature

LANDLORD'S OATH (Read carefully before signing)

I certify that the information provided is true, correct and complete to the best of my knowledge and belief. I further certify that: (check one)

- ☐ **I was required to pay 1990 property taxes on the property in which the claimant resided in 1990.**
- ☐ **I made or was obligated to make a "payment in lieu of taxes" for 1990 on the property in which the claimant resided in 1990.**

X _____
Landlord's Signature

SSN or EIN _____

( ) _____
Landlord's Telephone Number

PA-1000
Schedules D, E and F (9-90)

COMMONWEALTH OF PENNSYLVANIA

Attach to form PA-1000. Print or type all information.

1990

PA Department of Revenue

Name as Shown on PA-1000 | Social Security Number

SCHEDULE D

- For use by renters who received cash public assistance monies during any part of 1990.
  Note: Supplemental Security Income is NOT Public Assistance.
  If you received cash public assistance for the entire year, you are not eligible for a rent rebate.

1. Total rent paid during 1990 ..... 1. _____
2. Total rent paid during the months you received cash public assistance monies. Circle the months in which cash public assistance was received. ..... 2. _____
   Jan. Feb. Mar. Apr. May June July Aug. Sept. Oct. Nov. Dec. Full Year
3. Subtract line 2 from line 1. Enter amount here and on line 11 of the claim form if Schedules E and F do not apply to you. ..... 3. _____

SCHEDULE E

- For use by property owners and renters who used part of their residence for other than their personal living quarters during any part of 1990. Note: Include a profit and loss statement if a business is conducted at your residence.

1. Total property tax or rent paid during 1990. (If you completed any of the schedules above, list the total net amount from the bottom of the last schedule you completed.) ..... 1. _____
2. Circle the percentage of your home used as your personal living quarters, and enter the percent (expressed as a decimal) on this line ..... 2. _____
   20% 25% 30% 33% 40% 50% 67% 75% 80% 90% _____% (other percentage)
   (.2 .25 .3 .33 .4 .5 .67 .75 .8 .9 ._____)
3. Multiply line 1 by the decimal on line 2. Enter amount here and on line 11 of claim form if Schedule F does not apply to you. ..... 3. _____

SCHEDULE F

- For owners or renters with additional names (other than spouse) on a deed or lease during 1990. Note: List all owners and renters. If more than three, use additional sheets of 8½ x 11" paper. This schedule must be completed each year when there are additional owners or renters.

Claimant's Name	Address	Age		
Name	Address	Age	Relationship	Social Security No.
Name	Address	Age	Relationship	Social Security No.

1. Total property tax or rent paid in 1990. (If you completed any of the schedules above, list the total net amount from the bottom of the last schedule you completed.) ..... 1. _____
2. Enter the percent (expressed as a decimal) of owners or renters Who Qualify As Claimants during 1990 ..... 2. _____
3. Multiply line 1 by line 2. Enter this amount here and on line 11 of claim form ... 3. _____

Please Note: A qualified claimant is one who meets ALL three of the following conditions:
A) Owns and occupies or rents and occupies the residence;
B) Meets one of the claimant categories of Part B, Item 2, on the front of the claim form; and
C) Total household income is $15,000 or less.

B 9 32

PA-1000
Schedules A and B (9-90)

COMMONWEALTH OF PENNSYLVANIA

Attach to form PA-1000. Print or type all information.

1990

PA Department of Revenue

Name as Shown on PA-1000 | Social Security Number

SCHEDULE A ● For use by claimants who owned and occupied their homes for less than the entire year 1990.

ADDRESS OF FIRST HOME OWNED AND OCCUPIED DURING 1990		
Home Address		Date Moved (From)
City or Post Office	State	Zip Code

ADDRESS OF SECOND HOME OWNED AND OCCUPIED DURING 1990		
Home Address		Date Moved (Into)
City or Post Office	State	Zip Code

	1st HOME	2nd HOME
1. Total property tax paid on each home in 1990.	1.	1.
2. Find the number of months you owned and occupied each home during 1990 on the chart below. Enter here the correct percent factor for each home.	2.	2.
3. Multiply line 1 by line 2.	3.	3.

4. Add the amounts on line 3, and enter here and on line 11 of the claim form if Schedules B, D, E and F do not apply to you. ..... 4.

USE THIS CHART FOR SCHEDULES A AND B

NUMBER OF MONTHS	1	2	3	4	5	6	7	8	9	10	11	12
PERCENT FACTOR	.08	.17	.25	.33	.42	.50	.58	.67	.75	.83	.92	1.00

SCHEDULE B ● For use by widows and widowers aged 50 to 64 who remarried in 1990.

Date you remarried _____, 1990.

1. Total property tax or rent paid in 1990. (If you completed Schedule A, enter the total net amount from line 4.)	1.
2. Find the number of months you were a widow or widower during 1990 on the chart above. Enter the correct percent factor from the chart.	2.
3. Multiply line 1 by line 2. Enter amount here and on line 11 of the claim form if Schedules D, E and F do not apply to you.	3.

Note: Schedules D, E and F are printed on reverse side.

LIVING WILL DECLARATION

I, _____, now having the address of _____, being of sound mind, willfully and voluntarily make this declaration to be followed if I become incompetent. This declaration reflects my firm and settled commitment to refuse life-sustaining treatment under the circumstances indicated below.

I direct my attending physician to withhold or withdraw life-sustaining treatment that serves only to prolong the process of my dying, if I should be in a terminal condition or in a state of permanent unconsciousness.

In addition, if I am in the condition described above, I feel especially strongly about the following forms of treatment:

I ( ) do ( ) do not want cardiac resuscitation.

I ( ) do ( ) do not want mechanical respiration.

I ( ) do ( ) do not want tube feeding or any other artificial or invasive form or nutrition (food) or hydration (water)

I ( ) do ( ) do not want blood or blood products.

I ( ) do ( ) do not want any form of surgery or invasive diagnostic tests.

I ( ) do ( ) do not want kidney dialysis.

I ( ) do ( ) do not want antibiotics.

I realize that if I do not specifically indicate my preference regarding any of the forms of treatment listed above, I may receive that form of treatment.

Other Instructions:

_____
_____
_____

I ( ) do ( ) do not want to designate another person as my surrogate to make medical treatment decisions for me if I should be incompetent and in a terminal condition or in a state of permanent unconsciousness.

Name and address of surrogate (if applicable):

_____ _____
Name Address

Name and address of substitute surrogate (if surrogate designated above is unable to serve):

_____
_____

This made the _____ day of _____, 199 __.

_____ _____
Signature Address

The declarant or the person on behalf of and at the direction of the declarant knowingly and voluntarily signed this writing by signature or mark in my presence.

_____ _____
Witness Address

_____ _____
Witness Address

Angina

❖ Angina is not a disease but a symptom of heart trouble—a pain, pressure, or discomfort in the chest usually warning you that your heart is not receiving enough oxygen.

What does angina feel like?

Angina is a squeezing or crushing pain in the chest, although it is sometimes described as pressure, tightness, or burning. It has been likened to a vise around or a heavy weight on the chest. Occasionally the pain or discomfort is felt in the neck, arm (especially the left), jaw, lower teeth, back, or upper abdomen. The pain may be accompanied by shortness of breath, nausea, sweating, or dizziness. Sharp chest pain lasting less that one minute is usually not angina.

When is angina most likely to occur?

Usually angina occurs when blood vessels that carry oxygen to the heart become narrowed or develop spasm, limiting the supply of oxygen to the heart, but other factors may play a role. It is felt most often during exertion, such as walking, climbing stairs, carrying a heavy load, or performing any activity that increases the oxygen demand on your heart. Sometimes, little or no exertion is needed to provoke an attack, such as during or after meals, when exposed to cold winds, or during excitement or emotional stress.

When should you see your doctor, and why?

Angina rarely lasts longer than three to five minutes. It is relieved by rest but can recur several times within a short period. Pain or discomfort that lasts longer than this may signal a heart attack. Rather than take chances, seek medical attention immediately.

How can you lower your risk of getting heart disease?

Here are some of the things you can do.

- If you smoke, quit.
- If you are overweight, trim down.
- If you have high blood pressure or diabetes, follow the program prescribed to bring it under control.
- Eat a healthy diet and avoid fatty foods, especially saturated fats such as butter, ice cream, fried foods, and fatty meats.
- Develop a reasonable and realistic exercise program.
- Get medical checkups, including cholesterol measurement, regularly.
- Follow the medication and exercise plan developed for you.

Lose weight.

Avoid fatty foods.

Stop smoking.

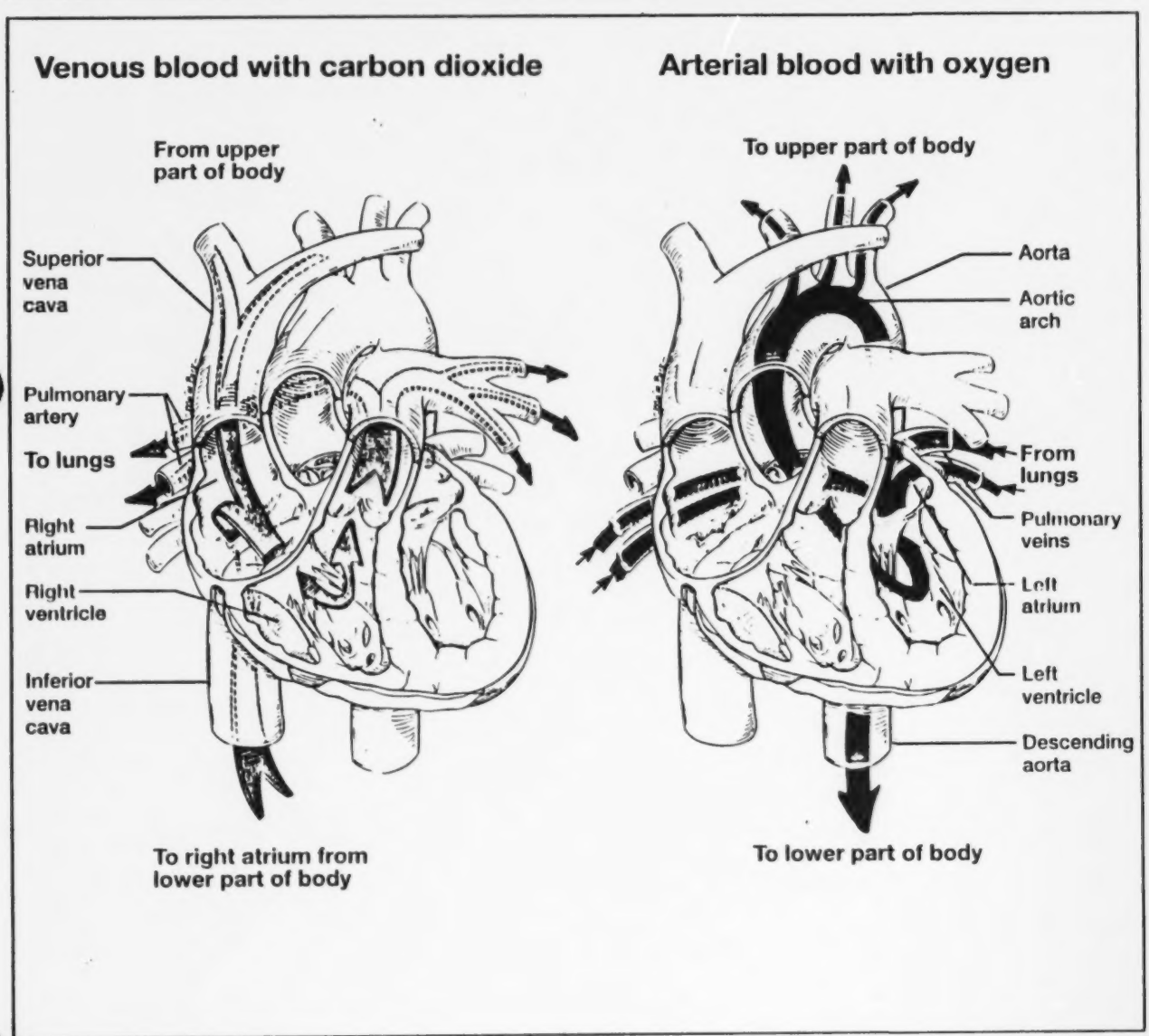
Adapted from Postgraduate Medicine. © 1990. McGraw-Hill Inc.
This information is not intended as a substitute for medical treatment

Provided as a service from 3M Pharmaceuticals, makers of Minitran™ (nitroglycerin) Transdermal Delivery System.
Please see summary of prescribing information

circle of care

© 3M 1990

Angina


Venous blood with carbon dioxide
Arterial blood with oxygen
From upper part of body
Superior vena cava
Pulmonary artery
To lungs
Right atrium
Right ventricle
Inferior vena cava
To right atrium from lower part of body
To upper part of body
Aorta
Aortic arch
From lungs
Pulmonary veins
Left atrium
Left ventricle
Descending aorta
To lower part of body

TREATMENT

DRUG OPTIONS:

1. Diuretics- "water pills"
   decreases amount of volume and pressure
   precautions- decreases electrolytes(potassium)
   increase uric acid (gout)
   increase in glucose levels
   increase triglyceride & cholesterol

2. B-Blockers
   block receptor sites which increase heart rate and have slight dilating effect on vessels
   precautions- fatigue, insomnia, bronchospasms
   withdrawl should be tapered
   may mask symptoms of hypoglycemia for diabetic patient

3. Sympatholytics
   control blood pressure by working on the nervous system either centrally or peripherall
   precautions- drowsiness, fatigue, headache, dry mouth, "1st dose syncope", orthostatic hypotenion.

4. Vasodilators
   relax muscles of vessels-cause dilation
   precautions- headache, sodium and water retention
   reflex tachycardia

5. ACE Inhibitors-(angiotensin converting enzyme)
   stop production of angiotensinII-which causes vasoconstriction and sodium and water retention
   precautions- taste disorder, cough,

6. Calcium Channel Blockers
   inhibit influx of calcium ions into muscles of vessels- causes them to dilate(relax)
   precautions- headache, dizziness, flushing, edema

NOTE: The side effects listed are the most frequently experienced. You may experience more than these and there is also a very good chance that you will suffer from no side effects- that is the goal of hypertensive drug therapy.

TREATMENT

NON-DRUG:

1. Sodium restriction
   daily requirement 400mg
   avg U.S. citizen = 4000-5000mg/day

2. Weight reduction
   3 x greater risk of developing hypertension for overweight adults

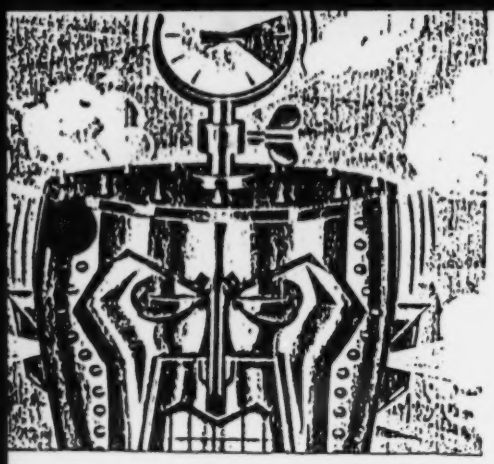
3. Exercise
   20-30 minutes duration 3 days/week

4. Smoking
   smoking + hypertension= 3x greater risk of developing heart disease

5. Alcohol
   heavy drinking= 4x higher incidence of stroke
   limit to 2oz/ day

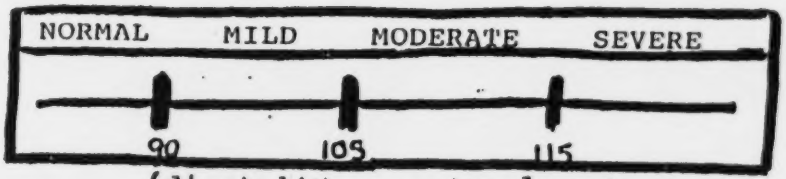
6. Caffeine
   more than 5 cups of coffee/day= 2-3x increase in coronary heart disease

NOTE: You should always work in conjunction with your doctor when using non-drug methods to reduce your blood pressure. What is listed above is only a guideline. Requirements and limitations vary from person to person.



HYPERTENSION

How High Is Too High?



(diastolic, or second number)

DEFINITION: What is Hypertension?

What does 120/80 mean? systolic/diastolic

Pressure- the force of blood against the walls of arteries

Systolic- pressure when heart is contracting

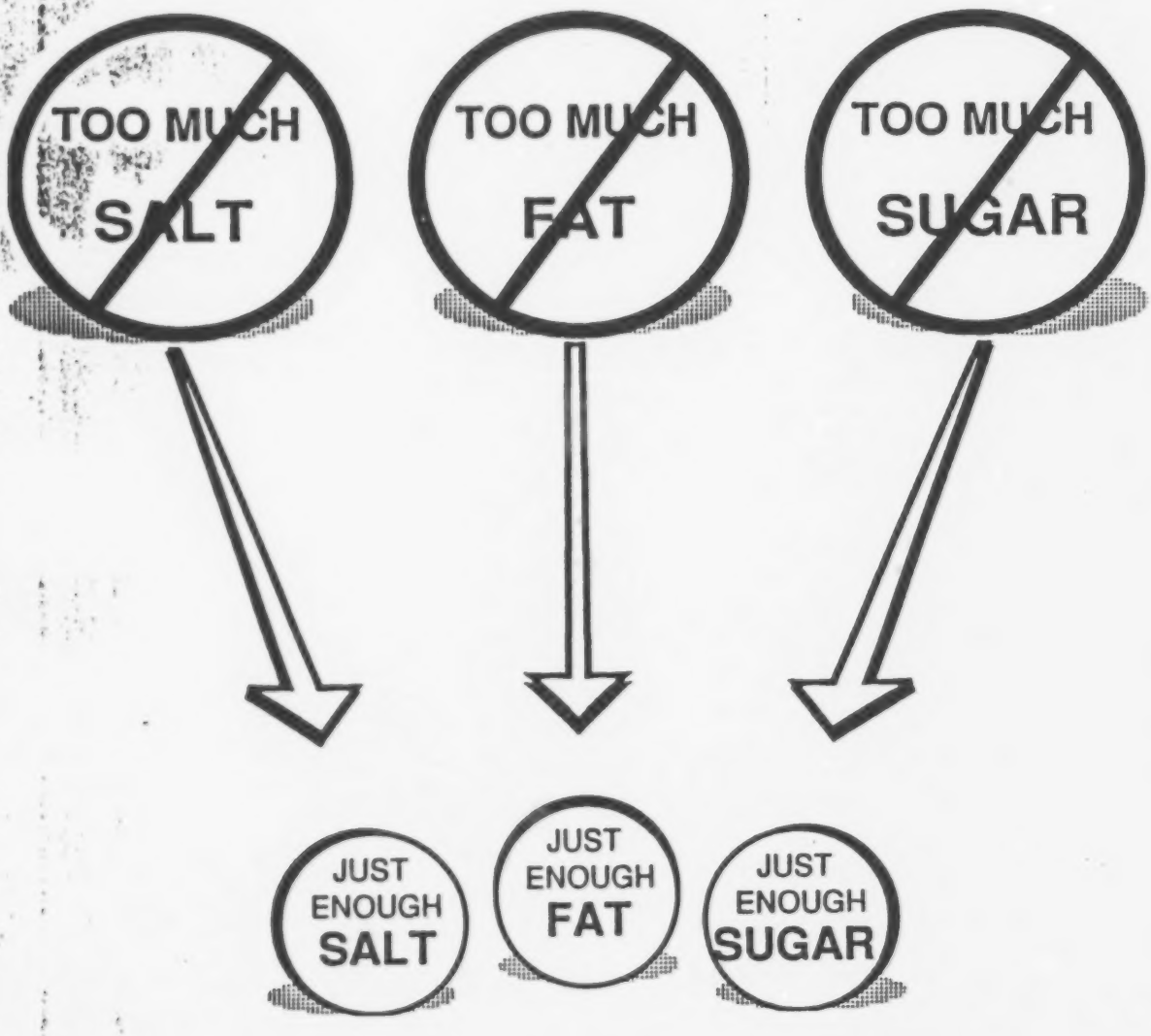
Diastolic- pressure when the heart is at "rest"

CAUSES: Garden hose analogy

1. Arteriosclerosis- clogged arteries
2. Overworked heart- increase in cardiac output
3. Family history
4. Age
5. Race
6. Obesity
7. Other disease states- Diabetes, Renal(kidney), Coronary (heart).
8. Lifestyle & health habits- smoking, alcohol, sodium, exercise and stress.

DANGERS: CHF, pulmonary edema, angina, myocardial infarction, stroke, aneurysms, renal failure.

Smart Shopping



PENNSTATE

Smart Shopping

Most doctors agree that what you eat can affect your health.

- Too much fat can cause heart disease.
- Too much salt can cause high blood pressure.
- Too much sugar can cause tooth cavities.
- Not enough fiber can cause constipation and maybe cancer.

Doctors say to eat less fat, salt and sugar. This could lower your risk of getting heart problems or cancer. But sometimes it's hard to decide what foods are low in fat, salt and sugar. Some foods say they're good for you. Their labels say things like:

- "cholesterol free"
- "sodium free"
- "diet"

These foods cost more, too. But they're not always healthier than regular foods. You don't need to buy specially labeled foods to get healthy foods.

Many low fat, low salt, and low sugar foods don't even have labels. These include:

- fresh fruits and vegetables
- extra lean meats
- low fat milk
- plain pastas
- rice
- cereals

Reading Food Labels

There's a lot of information on food packages. Food labels can be very confusing. But we can use the information on food labels to shop for foods that are low in fat, salt, and sugar.

Front Label

The front label is what most people look at first. It tells us the name and brand of the food. Some front labels also say things like "cholesterol free" or "diet". These words may be misleading. Don't be fooled. The words "cholesterol free" does not mean that the food is low in fat. Vegetable oils and margarines that say "no cholesterol" are still 100% fat.

Ingredient list

It's important to look at the list of ingredients. The ingredient list is usually on the side or back of the package. The ingredients are listed in order of weight. The first item listed makes up more of the food's weight than any other ingredient.

Ingredients:

Enriched flour, water, corn syrup, wheat bran, yeast, whole wheat flour, molasses, wheat gluten, butter, soybean oil, salt, honey, calcium phosphate, calcium sulfate, potassium iodate.

Enriched flour is listed first on the label, so this bread is mostly made of flour.

Nutrition Information

Nutrition information may be found on the side or back of the package. The nutrition information tells us about the nutrients in the food. It tells us the amount of vitamins and minerals in each serving. We can also find out how much fat, salt, and sugar are in the food. Foods with a lot of fat have a lot of calories. Sugar also adds calories.

Look at the cereal label below.

Serving size:	1 oz. (about 1 cup)
Calories	110
Protein, g	2
Carbohydrate, g	25
Fat, total, g	1
polyunsaturated, g	1
saturated, g	0
Cholesterol, mg	0
Sodium, mg	125
Carbohydrate information	
complex carbohydrates, g	11
sucrose and other sugars, g	13
dietary fiber, g	1

This is a low-fat cereal. It has only 1 gram of polyunsaturated fat per serving. Almost all of the calories in this cereal come from carbohydrates. But, over half of these calories are from sugars. These sugars add sweetness but contain no vitamins or minerals.

Freshness Dates

It's a waste of money to buy foods that will spoil before you can eat them. Many foods have dates marked on them that tell you how fresh the food is.

Dairy Products and Packaged Meats

These foods spoil quickly. So it's very important to check the freshness date before buying them. The freshness date is the last day that the food should be bought. Be sure to use all of these foods within one week of the date marked on the package.

The October 10th date on this carton of milk means that you should use the milk by October 17.

Bread, Baked Goods and Cereal Products

Freshness dates on bread, baked goods, and cereal products are different from dates on dairy products and packaged meats. You can eat baked goods after the freshness date, but they may be a little stale. This doesn't change the amount of vitamins and minerals in these foods. Sometimes breads and baked goods that are past their freshness date are sold at lower prices. They're good buys if you can use these foods quickly.

Eating for Health

Foods have fat, salt, sugar, vitamins, minerals, and fiber in them. Healthy foods have lots of vitamins, minerals, and fiber. They have less fat, sugar, and salt. You should try to eat foods low in fat, salt and sugar to help you avoid health problems. Learning which foods are healthy choices is the first step in eating for health.

Fat

Doctors think we should limit the amount of fat we eat. These foods are 100% fat.

- butter
- lard
- shortening
- margarine
- vegetable oil

We often find these fats in cookies, cereals, crackers, cakes, and salad dressings. Check the ingredient list. Choose a different brand of the food when fat is near the top of the ingredient list.

Check the box under the cracker that is lower in fat.

Brand A Cracker	Brand B Cracker
Ingredients: Enriched wheat flour, vegetable and animal shortening, sugar, pure maltose, corn syrup, salt, malted barley flour, leavening.	Ingredients: Wheat flour, sesame seeds, yeast, sugar, partially hydrogenated soy bean oil, lethicin, salt.
☐	☐

Brand B's Cracker is lower in fat. Brand B has the fat listed near the end of the list. Brand A's Cracker has more fat. It has fat listed second on the list.

Two kinds of fat

Look at the labels of some of the food in your cupboards. You may be surprised that there's fat in many of the foods that you eat. You don't have stop eating these foods. But when you eat these foods you are eating fat. You may want to eat only small servings of these foods. You can also cut down on other fatty foods you eat that day.

There are two kinds of fats you might see on food labels.

- polyunsaturated fat
- saturated fat

Doctors think that polyunsaturated fat may help protect us from heart problems. Look for margarines that have these polyunsaturated fats listed first in the ingredient list. Some examples of polyunsaturated fats are pure oils like:

- safflower oil
- corn oil
- liquid soybean oil
- canola oil

Doctors think that saturated fat is very bad for our hearts. Other words that mean the same as saturated fat are:

- hydrogenated vegetable oils
- butter
- lard
- coconut oil
- palm oil

The most common saturated fat in margarine is hydrogenated soy oil. Be sure that the margarine you buy doesn't list this oil first.

Lean and Lowfat

Fat is also in some foods like meat and dairy products. These products don't have ingredient labels. Look for the words "lean," "extra lean," or "low fat" on the labels. Here are some tips.

Meats

- Choose cuts of meat like chicken or pork chops where you can see the fat and cut it off. You can't see the fat in hotdogs, sausage and lunch meats, so you can't cut it off.

- Choose lean or extra lean ground beef instead of regular ground beef. Regular ground beef is cheaper, but you are buying a lot of fat with the meat. Buy regular ground beef only if you plan to grill or broil it. This way you will lose a lot of the fat in cooking.

- Choose ground turkey. It's cheaper than regular ground beef, and it may be lower in fat.

Milk and Dairy Products

Skim milk and low fat dairy products have the same amount of vitamins and minerals as whole milk or regular dairy products. The fat is taken out of skim milk or low fat dairy products.

- Choose skim milk or 1% milk instead of whole milk.

- Choose low fat yogurt instead of regular yogurt.

- Choose low fat cheeses like cottage cheese or skim milk ricotta cheese instead of cream cheese.

Sugar

Sugar is often added to foods such as desserts, soft drinks and cereals. It adds calories but does not add any vitamins or minerals. Sugar also causes cavities, especially when eaten between meals.

Sugar can have many different names. One way to find words that mean sugar is to look for **"-ose"** on the end of a word. All of these words mean sugar:

- sucrose
- fructose
- glucose
- dextrose
- maltose

Other ingredients that are the same as sugar are:

- maple syrup
- corn syrup
- molasses
- honey

Which breakfast cereal has more sugar?

Brand A Cereal	Brand B Cereal
Ingredients: Whole wheat, barley, wheat bran, sugar, partially hydrogenated soybean oil, salt.	Ingredients: Whole wheat, corn syrup, rolled oats, glucose, raisins, partially hydrogenated vegetable oil, honey, salt.

Brand A Cereal is the healthier choice. Brand B Cereal has three kinds of sugar listed: corn syrup, glucose and honey. Corn syrup is the second highest ingredient.

Salt

Eating too much salt may raise your blood pressure. Has your doctor told you that your blood pressure is high? Too much salt may make your blood pressure higher.

Salt is added to many processed foods. So you should limit how much of them you eat.

These foods have lots of salt.

- packaged mixes like soups, rice dishes, and macaroni and cheese dinners
- canned foods like canned vegetables, soups and spaghetti sauce
- bottled salad dressings
- soy sauce
- mustard
- catsup
- pickles

Salt may have many different names. Look for the words sodium and soda. Here are some examples:

- sodium bicarbonate
- monosodium glutamate
- baking soda

Also look for special kinds of salt like:

- onion salt
- celery salt
- garlic salt

Check to see how many times salt, soda or sodium is on the ingredient list before you buy any packaged food. Also check to see how close sodium, salt, or soda are to the top of the list. A food that is high in salt may have sodium, soda or salt listed in many different forms.

Can you find 7 kinds of salt in this ingredient list?
Underline the kinds of salt when you find them.

Ingredients: egg noodles, chicken, salt, hydrolyzed vegetable protein, cornstarch, sugar, hydrogenated soybean oil, onion salt, sodium casienate, natural and artificial flavors, sodium phosphates, flavorings and colorings, disodium inosinate, disodium guanylate and monosodium glutamate.

The 7 kinds of salt are: salt, onion salt, sodium casienate, sodium phosphate, disodium inosinate, disodium guanylate, monosodium glutamate.

Cutting Costs and Cutting Out Salt

You can save money by cutting out some salty foods. Here are some ideas.

- Make your own soups and spaghetti sauce. You can control the amount of salt you add.
- Buy fresh or frozen vegetables instead of canned vegetables. Fresh and frozen vegetables have more vitamins and minerals too.
- Try unsalted crackers, nuts, pretzels and peanut butter.

These foods may taste different at first. But it doesn't take long to get used to new tastes!

Making the Most of Your Food Dollar

You don't need to buy specially labeled foods to get healthy foods. What can you do?

- Check the ingredient list. Compare brands if fats, salt, or sugar is near the top of the list in the brand you usually buy.

- Check to see if several different kinds of fat, salt, and sugar are in the product. Is fat, salt or sugar listed many times? Then the food is probably high in that ingredient.

- Check to see what kind of fat is in the margarine you buy. It should be a polyunsaturated fat like soybean oil or corn oil. Try not to buy margarine with hydrogenated or saturated fats listed on the ingredient label.

- Check the freshness date. Be sure you can use all the food before it spoils.

Energy bill-payment problems and nowhere to turn?

Turn here!

West Penn Power

Part of the Allegheny Power System

RM81-6

Stock No. 090380

West Penn Power's

for residential customers

If you can't pay your energy bills because you are:

- Unemployed
- Seriously Ill
- Elderly
- Receiving Public Assistance

or your only source of income is from

- Social Security
- Veterans Administration
- Unemployment Benefits

. . . this folder contains information on programs — West Penn Power, governmental, and others — that can help you.

In addition, employees at the West Penn Power office serving you can refer you to public and private agencies that provide aid.

Conserve energy

Dollar Energy Fund

Bill Extender Plan

Energy assistance grants

Designate a third party

Weatherization assistance

Budget Billing Plus

Average Payment Plan

With this plan—explained in the enclosed folder—you'll pay approximately the same amount each month for electricity. As a

Third-Party Designation

FORM 11-729 (FRONT)

Customer's Name (Please print)	I request that any notice of disconnection of my electric service for nonpayment of bills also be mailed to the person or agency named below.
Account Number (As shown on bill)	Third-Party's Name (Please print)
	Mailing Address
For Service at: (Address as shown on bill)	
	Telephone Number
	Third-Party Signature Date

For FREE literature, mark your selection(s), put your name and address on the label, and mail this card.

Name _____

Street _____

City _____State_____Zip_____

CONSERVATION

- ☐ Insulate Your Home...
- ☐ 100 Ways to Help Control Your Electric Bill
- ☐ What is a Heat Pump/Add on Heat Pump
- ☐ How to Save Water, Energy, and Money
- ☐ Cost of Operating Electric Appliances
- ☐ How to Use EnergyGuide Labels
- ☐ Air Conditioning Efficiency
- ☐ How to Use Your Electric Meter to Help Manage Your Electric Bill
- ☐ The Wood Burner Is Back
- ☐ Magical, Mysterious Microwave Oven
- ☐ Air Conditioning with a Plus...Add-on Heat Pump
- ☐ Energy Efficient Home
- ☐ Electric Heating Systems...

ELECTRIC SERVICE AND BILLING

- ☐ What to Do if the Lights Go Out
- ☐ What To Do if the Lights Go Out on Your Farm
- ☐ Steps to Restore Your Electric Service
- ☐ How to Get Electricity for Your Mobile Home
- ☐ Vegetation Control Program
- ☐ Why and How West Penn Power Estimates Your Electric Bill
- ☐ Average Payment Plan
- ☐ Questions and Answers About the Energy Cost Rate
- ☐ Your Rights as a Utility Consumer
- ☐ Momentary Power Interruptions
- ☐ West Penn Power's Rates. Let's Look at the Record
- ☐ Is Electricity Really a Bargain?
- ☐ How to Get Electric Service for Your New Home
- ☐ Power Conditioning for Personal Computers
- ☐ Tree Trimming and Removal
- ☐ Facts About Your Electric Service
- ☐ State Taxes You Pay in Your Electric Bill
- ☐ Energy Bill Payment Problems and Nowhere to Turn?

ELECTRICAL SAFETY

- ☐ Electrical Safety Outdoors
- ☐ CB Antenna Safety
- ☐ Emergency Generators
- ☐ Pitfalls When Heating With Wood
- ☐ Tips on Outdoor Electrical Safety
- ☐ Safety Around Electricity (Comic Book)
- ☐ Electrical Safety and You

GENERAL

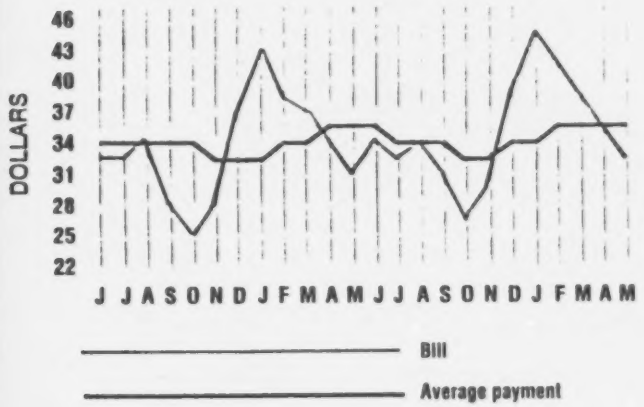
- ☐ Electric Utility Profits...What Happens to Them
- ☐ Quick Facts about West Penn Power
- ☐ A Tour of the Bath County Project
- ☐ Facts You Should Know About Electric Energy in Pennsylvania

STOCK NO. 090071

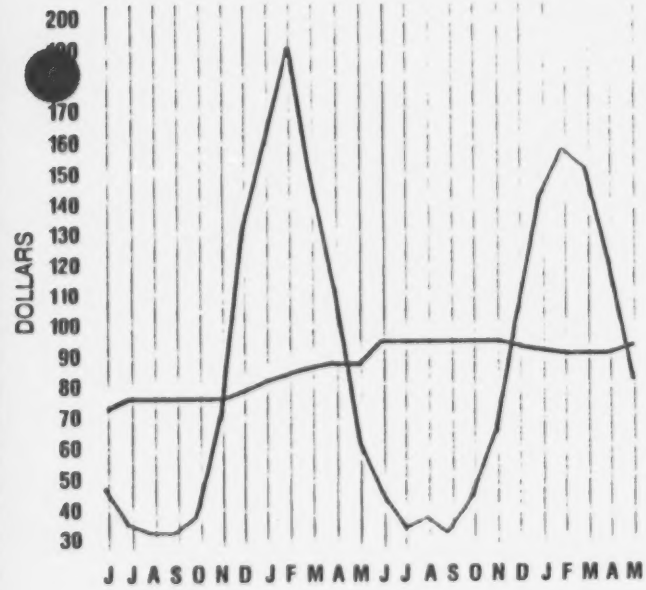
RM91-5

How the Average Payment Plan levels out winter and summer bills

Typical non-electric heating customer's bills over 2 year period



Typical electric heating customer's bills over 2 year period



West Penn Power's for residential customers

West Penn Power

Part of the Allegheny Power System

Average Payment Plan levels out electric service bills

West Penn Power offers its Average Payment Plan as a convenience for residential customers who wish to level out their electric bill payments. Instead of paying larger bills during peak heating or cooling periods, for example, you pay your total annual cost of electricity in monthly installments under the Average Payment Plan. This billing plan costs nothing extra. You pay for only the electricity you use.

How the Average Payment Plan works

Your monthly average payment amount will be based on one-twelfth (1/12) of your previous 12 months' usage. This figure is updated every month -- whether we read your meter or estimate your consumption -- by adding your latest month's usage and subtracting your usage for the same month of the preceding year. We then bill the kilowatt-hours each month at current applicable rates.

Of course, if you're a new customer, you'll have no history of electrical usage in your new residence. Then we will need to estimate your 12-months' usage. But each time we read your meter or estimate your usage, these figures will replace the estimates for the same months until we have a full 12-month history.

By always using the latest 12-months' usage, the plan adjusts to changes in your use of electricity. Because of this self-adjusting feature, however, your bill may fluctuate slightly from month to month.

Every 12 months we will review your account. If your account balance shows a slight overpayment or under-payment, that amount will be divided equally over your next 12-months' bills.

How to 'sign up' for the plan

Customers may participate in the Average Payment Plan by calling the West Penn Power office serving their location.

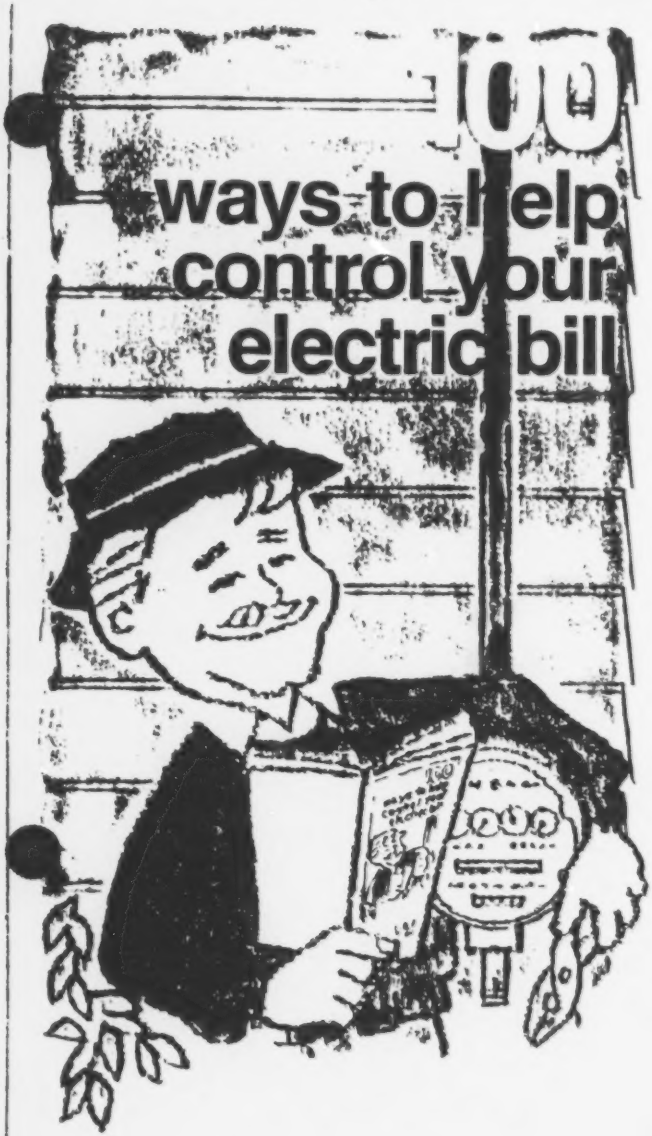
Converting to the plan could take up to two billing periods, depending on the date requested and the date we bill the account. So to avoid the possibility of having to pay one or two higher winter-use bills, we strongly urge electric heating customers to sign up for the plan before winter arrives. In fact, it's best to request the plan when applying for electric service for your home.

What your electric bills will show

For the months we read your meter, you will receive a bill showing the kilowatt-hours used between meter readings, your account balance, and the *average payment amount—the amount you pay.*

On alternate months when we don't read your meter, the bill will show your *average payment amount—the amount you pay*—and an estimate of your kilowatt-hour usage.

Pamphlets from West Penn Power



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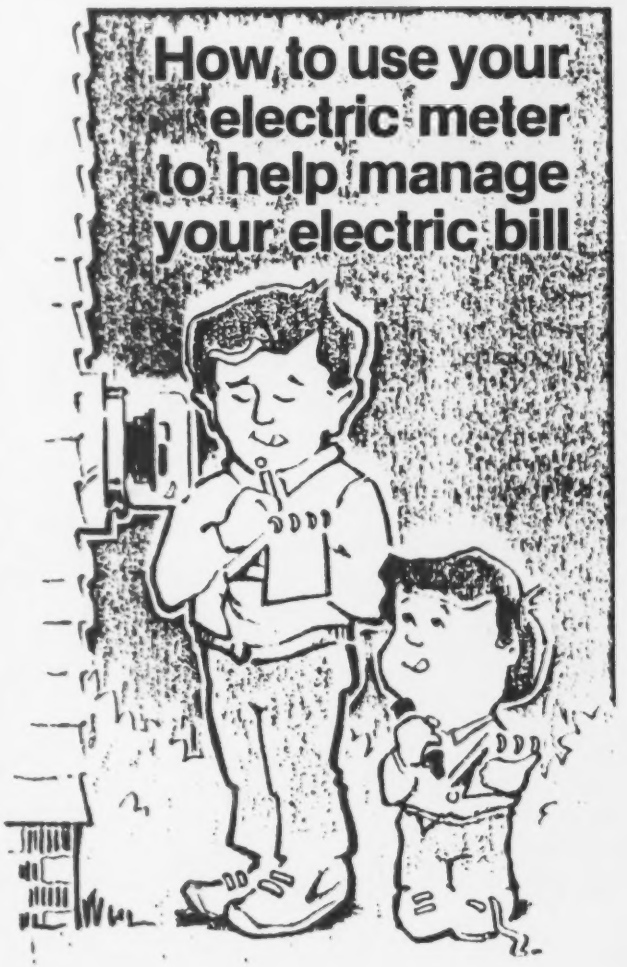

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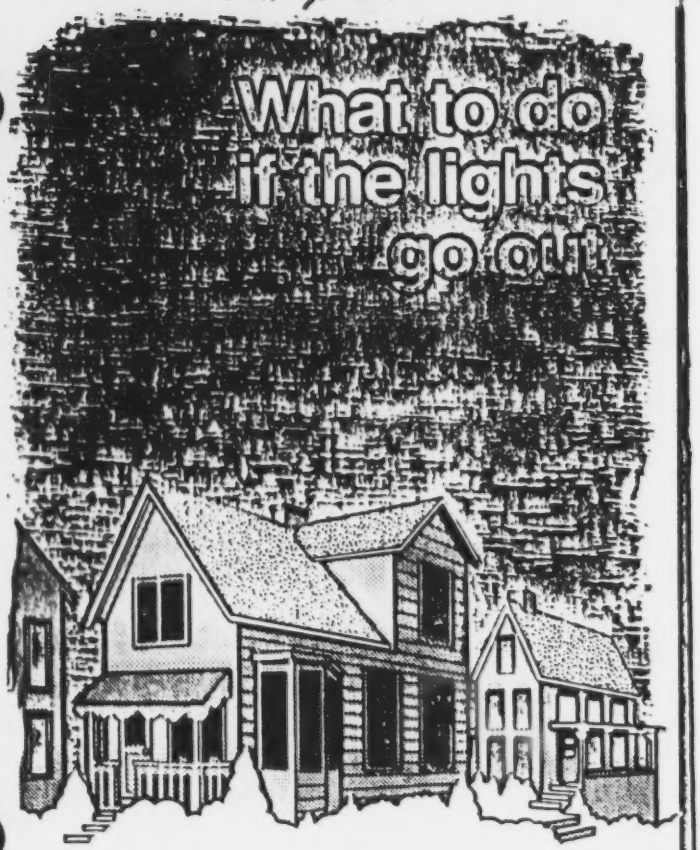

Your RIGHTS as a UTILITY CONSUMER

West Penn Power

Part of the Allegheny Power System

RESOURCES

Books and other publications

A Catalog of Products and Services to Enhance the Independence of the Elderly. Pennsylvania Department of Aging (available through inter-library loan from the State Library of Pennsylvania), 1982

Choosing a Nursing Home. University of Washington Press, 1985

A Consumer Guide to Home Health Care. National Consumers League, 1985

A Consumer Guide to Hospice Care. National Consumers League, 1985

A Consumer Guide to Life-Care Communities. National Consumers League, 1985

Consumer Reports Books: Guide to Housing Alternatives for Older Americans. Consumers Union, 1985

"Directory of Funeral and Memorial Societies", Continental Association of Funeral and Memorial Societies, updated annually

"A Directory of State and Area Agencies on Aging", Comm. Pub. No.99-490, U.S. Government Printing Office

Downs, H., and Roll, R.J., **The Best Years Book.** Delacorte Press, 1981

Gadget Book. (where to order gadgets to help with everyday tasks), AARP and Scott, Foresman and Co., 1985

Gross, Zenith Henkin, **And You Thought It Was All Over.** St. Martin's, 1985

A Guide to Selection of Retirement Housing. NCOA

"A Guide to Supplementary Security Income", through local SSA office, 1985

Himber, Louis, L., **Dollars and Sense After Sixty.** Federation of Protestant Welfare Agencies, 1982

"Home Safety Checklist for Older Americans", Consumer Product Safety Commission, 1985 (update planned for 1986), (800) 638-CPSC

Horne, Jo. **Caregiving: Helping an Aging Loved One.** AARP and Scott, Foresman and Co., 1985

Housing Options for Older Persons. AARP, 1984

"An Index of Selected Federal Publications of Consumer Interest", Consumer Information Center, updated annually

Medicare Handbook for the Consumer. National Consumers League, 1985

Michaels, J., **Prime of Your Life.** Little, Brown and Co., 1985

Otten, Jane and Shelley, Florence D., **When Your Parents Grow Old.** Funk and Wagnalls, 1976

"Silver Pages Senior Discount Directory", (includes an information and referral section for age 60 and above), (800) 252-6060, issued annually in July

Silverstone, Barbara, **You and Your Aging Parent.** Pantheon, 1982

SF-119 (Social Security form authorizing SSA to send check directly to the bank for deposit), through local SSA office

"Social Security Handbook", Pub. No. 05-10134, Social Security Administration through any SSA office

"Tax Benefits for Older Americans", Pub. No. 4804-0076, U.S. Government Printing Office

Thinking About a Nursing Home. American Health Care Association, 1984

Tomb, David A., M.D., **Growing Old: A Handbook for You and Your Aging Parent.** Viking-Penguin, 1984

Your Home, Your Choice: A Workbook for Older People and Their Families. AARP, 1985

National Organizations and Agencies

Agency, Commission, Council or Office on Aging in your local area or county

Alzheimer's Disease and Related Diseases Association (ADRA), 360 N. Michigan Avenue, Chicago, IL 60601, (800) 621-0379 (in Illinois, (800) 572-6037)

American Association of Retired Persons (AARP), 1909 K Street, NW, Washington, DC 20049, (202) 872-4700

American Health Care Association, 1200 15th Street, NW, Washington, DC 20005, (202) 833-2050

Asociacion National Prosonos Mejores (National Association for Hispanic Elderly), 2025 I Street, NW, Suite 219, Washington, DC 20006, (202) 293-9329

Consumer Information Center, Pueblo, CO 81009

Consumer Reports Books (Consumers Union), 110 E. 42nd Street, Suite 1301, New York, NY 10017, (212) 682-9261

Continental Association of Funeral and Memorial Societies, 2001 S Street, NW, Washington, DC 20009, (202) 745-0634

Farmers Home Administration, U.S. Department of Agriculture, Washington, DC 20250 (buying, building and renting in rural areas — information for those over age 60)

Federation of Protestant Welfare Agencies, Division on Aging, 281 Park Avenue, S., New York, NY 10010, (212) 777-4800

Gray Panthers, 311 S. Juniper Street, Suite 601, Philadelphia, PA 19107, (215) 545-6555

Legal Service Corporation, 733 15th Street, NW, Washington, DC 20005 (for people at or near poverty level), (202) 272-4000

National Caucus and Center on Black Aged, 1424 K Street, NW, Washington, DC 20005, (202) 637-8400

National Consumers League, 815 15th Street, NW, Washington, DC 20005, (202) 639-8140

National Council on the Aging (NCOA), 600 Maryland Avenue, SW, West Wing, Suite 208, Washington, DC 20024, (202) 479-1200

National Council of Senior Citizens, 925 15th Street, NW, Washington, DC 20005, (202) 347-8800

National Homecaring Council, 235 Park Avenue, S., New York, NY 10003, (212) 674-4990

National Senior Citizens Law Center, 1302 18th Street, NW, Washington, DC 20036, (202) 887-5280

Senior Companion Program, 806 Connecticut Avenue, NW, Washington, DC 20525

Tax-Aide Program, AARP, 1909 K Street, NW, Washington, DC 20049

U.S. Government Printing Office, Superintendent of Documents, Washington, DC 20402, (202) 783-3238

United Way of America, National Agencies Division, 801 N. Fairfax Street, Alexandria, VA 22314

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Direct Selling Education Foundation
1776 K Street, N.W., Suite 600
Washington, D.C. 20006
(202) 293-5760

NO EASY CHOICES:

OPTIONS FOR YOUR OLDER PARENTS

Direct Selling Education Foundation

B 37

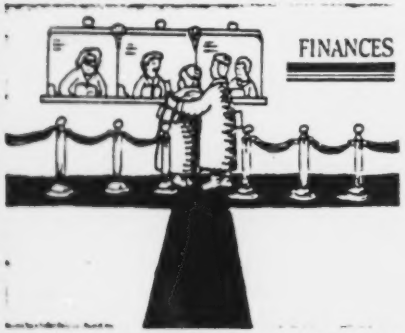
The most rapidly growing segment of our population is the elderly. As a result of increasing longevity, many of us may one day find ourselves responsible for the care of an aging parent, grandparent, relative or friend.

Caring for a parent in need may be complicated by a variety of factors:

Distant residence of children or other relatives;
Other family or work responsibilities;
Unfamiliarity with the parent's total financial situation;
Lack of knowledge of available supportive services;
Psychological pressures stemming from change in traditional roles;
Death of one parent often leaving the other emotionally, economically or physically in need, or
Increasing likelihood of **chronic conditions** coming with advancing age, often requiring a careful assessment prior to a decision on support needed; age itself is not always the problem.

Caring for your aging parent can be challenging and frustrating. Explore all options and avoid hasty decisions. It's important to attempt to look at alternative solutions with your parent. Your parent needs to maintain independence and self-respect by being involved in decision-making. Social workers trained in gerontology and community social service programs can be resources and sounding boards.

This publication is a resource checklist for financial and housing needs of the elderly and identifies useful publications and organizations.



Limited finances may be the primary stumbling block in dealing with problems of the elderly. Insufficient funds may be due to inflation, unforeseen medical or other emergencies, or inadequate planning. Examples of help for older individuals with limited resources are:

Low-income loans and rent grants available through local housing or human resource agencies;
Supplementary Security Income (SSI) and other kinds of public assistance available through the Social Security Administration;
Fuel and weatherization assistance available from state and local governments, or
Food Stamps available through local human resource agencies.

If your parent has limited total resources or limited liquid assets, you and your parent can explore:

Bank accounts for senior citizens which provide service without fees for those who cannot maintain minimum balances required by NOW accounts. These accounts are not widely available and generally not advertised; the consumer must ask at his or her local bank;
Home Equity Conversion allows people to use the equity in their house without moving out. Check with your bank or mortgage lender, or
Property tax deferral programs permit individuals to defer payment in exchange for giving the state a lien on the property.

Be sure to check **tax benefits** such as income tax credits and property tax exemptions for those over age 65.

Even aging parents who have adequate finances may need help in managing their money. The aid of a financial counselor may be necessary. An area agency on aging or local council on aging can connect you and your parent with local resources for managing finances.

Although there may be parental resistance, you should attempt to make the following financial arrangements with your parent **in advance** of any possible disability:

- **Durable power of attorney,** signed while the parent is competent, allows the child or other designated individual to pay bills, deposit and withdraw money, and sell assets for needed cash. The principal may continue to handle his or her own financial affairs, but, if no longer capable, the designated individual may do so;
- **Joint bank accounts** with the child with joint access but not survivorship;
- **Joint access to safety deposit box,** and
- **Estate planning** and funeral plans in writing assure that the parent's wishes are known.

It's easy to get started:

- Note the location of the parent's will and other important papers;
- List bank accounts and any other financial holdings;
- List Social Security and Medicare numbers;
- List insurance policies and where they are kept, as well as what they do and do not cover, and
- Ascertain the type of pension plan and who administers it.

If advance planning was not done and your parent becomes incapable of handling these financial matters, it may be necessary to request incompetency hearings. These are usually a strain on family members and an embarrassment to the parent. Advance planning could make these hearings unnecessary.

Most people can expect to spend an average of 20 years in retirement. This greater life span means they may encounter increasing chronic illness, in addition to the likelihood of living alone. Living arrangements made for young retirees, therefore, may no longer be appropriate in later years.

Consider housing possibilities before the need for a change arises:

- Look at alternative arrangements with your parent;
- Discuss pros and cons as they relate to parent and children, and
- Arrange a trial period in the new situation before making a final decision.

In determining whether a move is necessary and, if so, what kind of move, several factors must be considered:

- Availability of **professional or medical services;**
- **Convenience of shopping;**
- Cost of **home maintenance;**
- **Rent or mortgage payments;**
- **Social activities and companionship;**
- **Support systems already in place:** friends, neighbors, relatives;
- **Taxes;**
- Availability of **transportation,** and
- **Weather extremes** affecting health and/or ability to go out.

Various kinds of assistance enable your parent to remain in his or her own home:

Safety features such as rails in the bathroom, devices for reaching things, smoke detectors and electronic devices worn on the person which can summon help;
Modifications of the physical structure of the house or in the use of rooms;
Arrangements for a **friendly call or visitor** on a regular basis;
Meals on wheels to bring nutritious food;
A **homemaker** on a regular basis;
Home health aides to assist with medication and bathing;
Social, educational and recreational activities at senior citizen centers, and
Special **transportation systems** to activities, shopping and appointments.

Federally or privately supported senior citizen housing may provide some of these services. Check for the level of support offered.

Outside assistance is available for families who wish to care for the disabled parent at home:

Homeshare arrangements allow for another (often younger) person to live with the disabled person and to assist in exchange for free and/or reduced rent or modest salary;
Visiting nurses and home health aides;
Day care programs provide therapy and meals for the physically or emotionally disabled who are continent, feed themselves, and can move about independently;
Respite care gives families a break, or
Hospice care for the terminally ill.

Medicare or private insurance may not apply to all these services. Costs are usually, but not always, less than those for a nursing home or hospitalization.

For those who can no longer remain at home, the nursing home may be the best or only choice. It is preferable that the parent agree to the need for nursing home placement. A number of resources are available to help select a nursing facility. If a particular home does not work out, a patient may be moved to a different facility. Check whether Medicaid or Medicare coverage applies in the facility. Look at the state regulations for Medicaid qualifications, as well as the individual's qualifications. (Medicaid is for those who essentially have no assets. Assets cannot be given away in order to qualify.)

Each area agency on aging can help you find what housing options and support systems are available within its community or service area.

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APPENDIX C - Newspaper articles, fliers

Literacy group to offe program for seniors

By Bob Eichenlaub
Staff Writer

WAYNESBURG — A series of programs has been scheduled by the Greene County Adult Literacy program to provide the county's older residents with information important to their daily lives.

"Senior Survival Skills Training" will deal with such things as reading labels to determine a food's nutritional value, proper administration of medications, preparation of applications for benefits, understanding or making a will, and others.

Seven sessions will be held during February at senior citizen centers and other locations throughout the county, with a hot lunch being provided for participants.

Christen, Greene County extension office home economist, will speak at all February meetings on proper nutrition and nutrition values.

Becky Wilson, who is serving as coordinator of the new program, said national statistics show that older Americans represent 38 percent of the population with low-level reading skills.

She also noted that the 1980 census revealed that some 2,300 older Greene County residents — 70 percent of them between the ages of 60 and 70 — have less than eight years of formal education.

"This means that many of these senior citizens may have low-level reading or computing skills," Mrs. Wilson said. "Our goal is to establish an educationally focused enrichment program for this segment of the population throughout the county."

The schedule of February meetings:

- Monday, Mt. Morris Senior Center, 12:30 p.m.
- Tuesday, Carmichaels Senior Center, 10 a.m.
- Wednesday, Feb. 6, Jefferson Senior Center, 11:20 a.m.
- Tuesday, Feb. 12, Waynesburg Senior Center, 10:30 a.m.
- Wednesday, Feb. 13, Harvey's Grange, Graysville, 11 a.m.
- Thursday, Feb. 21, Aleppo social building of the Church of God,
- Tuesday, Feb. 26, Bobtown Senior Center, 11 a.m.

"If you are interested or know of any senior that is in need of survival skills, please let us know by calling 852-2893," Mrs. Wilson said. "We are able to furnish transportation."

SENIOR SURVIVAL SKILL

The Senior Survival Skill gram this month will focus questions and answers on income taxes and the PACE card.

Lunch and transportation will be provided, but reservations need to be made immediately. To make reservations, call Becky Wilson at 852-2893.

The program schedule is as follows:

Clarksville Senior Center, 11:30 a.m. Wednesday; Waynesburg Senior Center, 10:30 a.m. Thursday; Aleppo Church of God social building, 11 a.m. Monday; Carmichaels Senior Center, 10:30 a.m. Wednesday, March 20; Harvey's Grange, Graysville, 11 a.m. Thursday, March 21; Mt. Morris Senior Center, 11:30 a.m. Monday, March 25; Bobtown Senior Center, 11 a.m. Tuesday, March 26; and Jefferson Senior Center, 11:20 a.m. Wednesday, March 27.

CARROLL COLLEGE CHOIR

EVENTS

the April 25 banquet.

SURVIVAL SKILLS PROGRAM

The Senior Survival Skills Program for April will be in the form of a question-and-answer session on wills. Speaking will be Farley Toothman. The program schedule is as follows:

Thursday — Waynesburg Senior Citizen Center, 10:30 a.m.

April 15 — Mt. Morris Senior Citizen Center, 11:30 a.m.

April 16 — Carmichaels Senior Citizen Center, 10:30 a.m.

April 17, Jefferson Senior Citizen Center, 11:20 a.m.

April 18 — Aleppo Church of God social building, 11:30 a.m.

April 25 — Harvey's Grange, 11:30 a.m.

April 29 — Clarksville Senior Citizen Center, 11 a.m.

April 30 — Bobtown Senior Citizen Center, 11 a.m.

Lunch and transportation will be provided. Reservations are necessary and can be made by calling Becky Wilson or Linda Gonzales at 852-2893.

The Senior Survival Skills Program for May will be a pharmacist from your area to answer any questions you might have on your prescriptions. The program schedule is as follows:

Tuesday - Bobtown Senior Center, 11:00 a.m. - May 14th
May 16th - Aleppo Church of God social building - 11:00 am
May 17th - Clarksville Senior Center - 11:30 A.M.
May 22 - Carmichaels Senior Center - 10:30 A.M.
May 23 - Harveys Grange - 11:30 A.M.
May 24 - Mt. Morris Senior Center - 11:30 A.M.
May 28 - Waynesburg Senior Center - 10:30 A.M
May 29 - Jefferson Senior Center - 11:20 A.M.

Lunch and transportation will be provided. Reservations are necessary and can be made by calling Becky Wilson or Linda Gonzales at 852-2893.

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The Senior Survival Skills Program for June will be a speaker from West Penn Power. The Program schedule is as follows:

Thursday, June 13th - Waynesburg Sr. Center - 10:45 A.M
June 18th - Carmichaels Sr. Center - 10:30 A.M
June 19th - Jefferson Sr. Center - 11:00 A.M
June 20th - Aleppo Church of God Social Building - 11:00 A.M
June 21 - Clarksville Sr. Center - 11:00 A.M.
June 24 - Mt Morris Sr. Center - 11:30 A.M
June 25 - Bobtown Sr. Center - 11:00 A.M
June 27 - Harvey's Grange - 11:00 A.M.

Lunch and Transportation will be provided. Reservations are necessary and can be made by calling Becky Wilson or Linda Gonzales at 852-2893.

HAS THIS EVER HAPPENED TO YOU?

HOW MUCH "LOWSALT" IS SODIUM? LITE WHAT??
CAN THESE PILLS BE TAKEN TOGETHER??
I FORGOT TO TAKE MY PILLS. NOW WHAT??
WHAT IS A LIVING WILL? DO I NEED ONE?
DO I QUALIFY FOR A PACE CARD???

YOUNG SENIORS WANT TO KNOW!!

GET QUESTIONS ANSWERED AT

SENIOR SURVIVAL SKILLS WORKSHOPS

IN YOUR COMMUNITY

TRANSPORTATION, REFRESHMENTS AND SPEAKERS
WILL BE PROVIDED
FIND OUT WHERE AND WHEN, CALL BECKY AT
852-2893

Speaker: Farley Toothman - Questions and answers on Wills

Where: Aleppo Church of God Social Building

When: Thursday, April 18th - 11:00

Need reservations for Lunch or Transportation by April 11th

Call: 852-2893 or Toll Free 1-800-433-1943
ASK for Linda

HAS THIS EVER HAPPENED TO YOU?

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NQUIRING SENIORS WANT TO KNOW!!

GET QUESTIONS ANSWERED AT

ENIOR SURVIVAL SKILLS WORKSHOPS

IN YOUR COMMUNITY

RANSPORTATION, REFRESHMENTS AND SPEAKERS
WILL BE PROVIDED
FIND OUT WHERE AND WHEN, CALL BECKY AT
852-2893

Speaker: Farley Toothman - Questions and Answers on Wills

Where: Harvey's Grange

When: Thursday, April 25th - 11:00

Need reservations for Lunch or Transportation by April 18th

Call: 952-2893 or Toll Free 1-800-433-1943
Ask for Linda

HAS THIS EVER HAPPENED TO YOU?

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INQUIRING SENIORS WANT TO KNOW!!

GET QUESTIONS ANSWERED AT

SENIOR SURVIVAL SKILLS WORKSHOPS

IN YOUR COMMUNITY

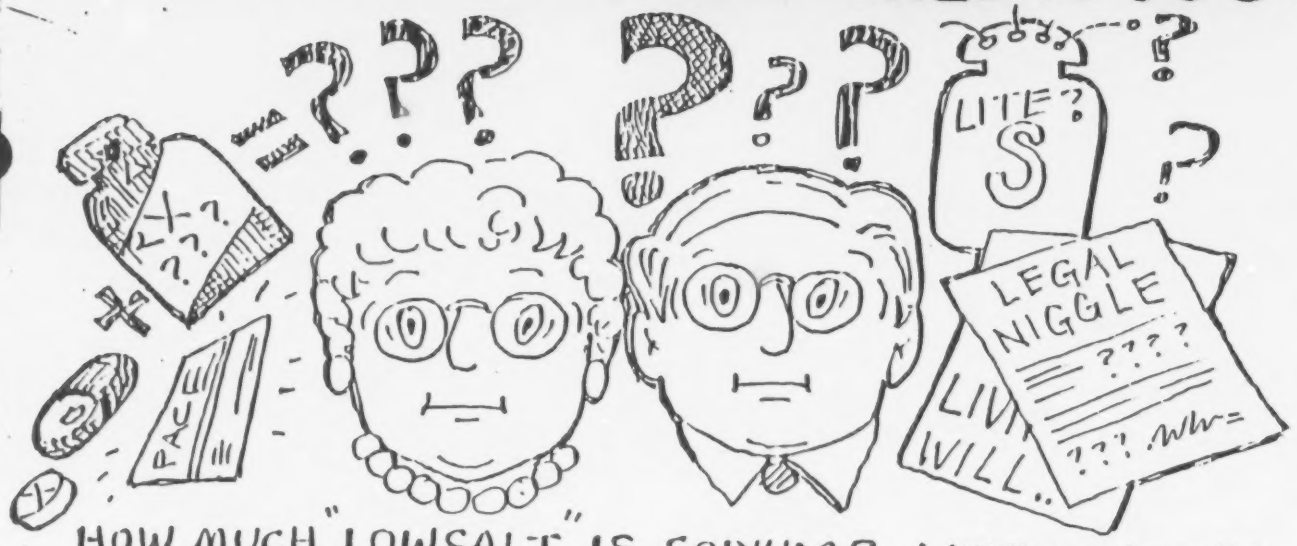
Program: Pharmacist Dawn Yates from Giant Eagle will discuss prescriptions and answer any questions on <u>your</u> preseriptions.

Where: Aleppo Church of God Social Building
When: Thursday, May 16th - 11:00

Need reservations for Lunch or Transportation by May 10th

Call 852-2893 or Toll Free 1-800-433-1943
C6 Ask for Linda

HAS THIS EVER HAPPENED TO YOU?



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INQUIRING SENIORS WANT TO KNOW!!

GET QUESTIONS ANSWERED AT

SENIOR SURVIVAL SKILLS WORKSHOPS

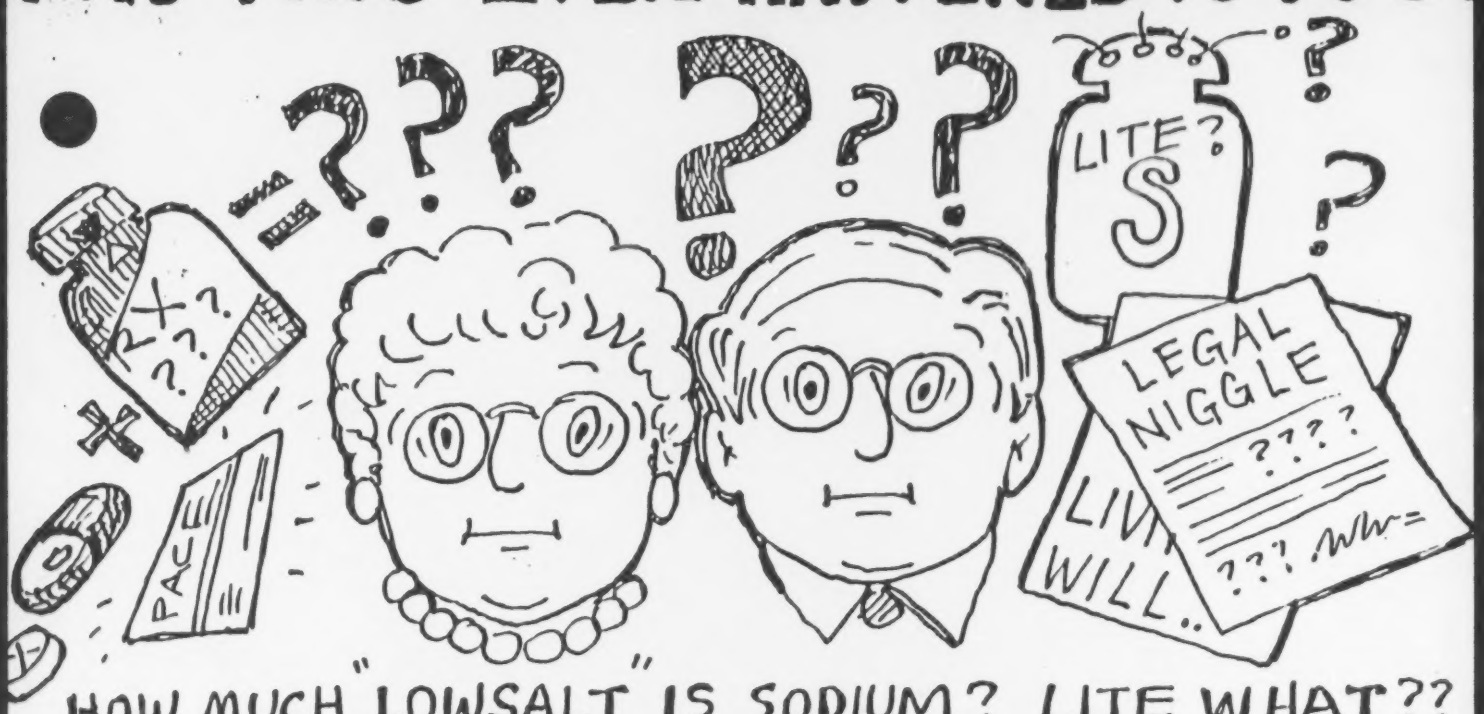
IN YOUR COMMUNITY

Program: Pharmacist Dawn Yates from Giant Eagle will discuss prescriptions and answer any questions on <u>your</u> prescriptions.

Where: Harvey's Grange
When: Thursday, May 23rd - 11:00

Need reservations for Lunch or Transportation by May 16th
Call 852-2893 or Toll Free 1-800-433-1943
Ask for Linda

HAS THIS EVER HAPPENED TO YOU?



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GET QUESTIONS ANSWERED AT

SENIOR SURVIVAL SKILLS WORKSHOPS

IN YOUR COMMUNITY

TRANSPORTATION, REFRESHMENTS AND SPEAKERS
WILL BE PROVIDED
TO FIND OUT WHERE AND WHEN, CALL BECKY AT

852-2893 72

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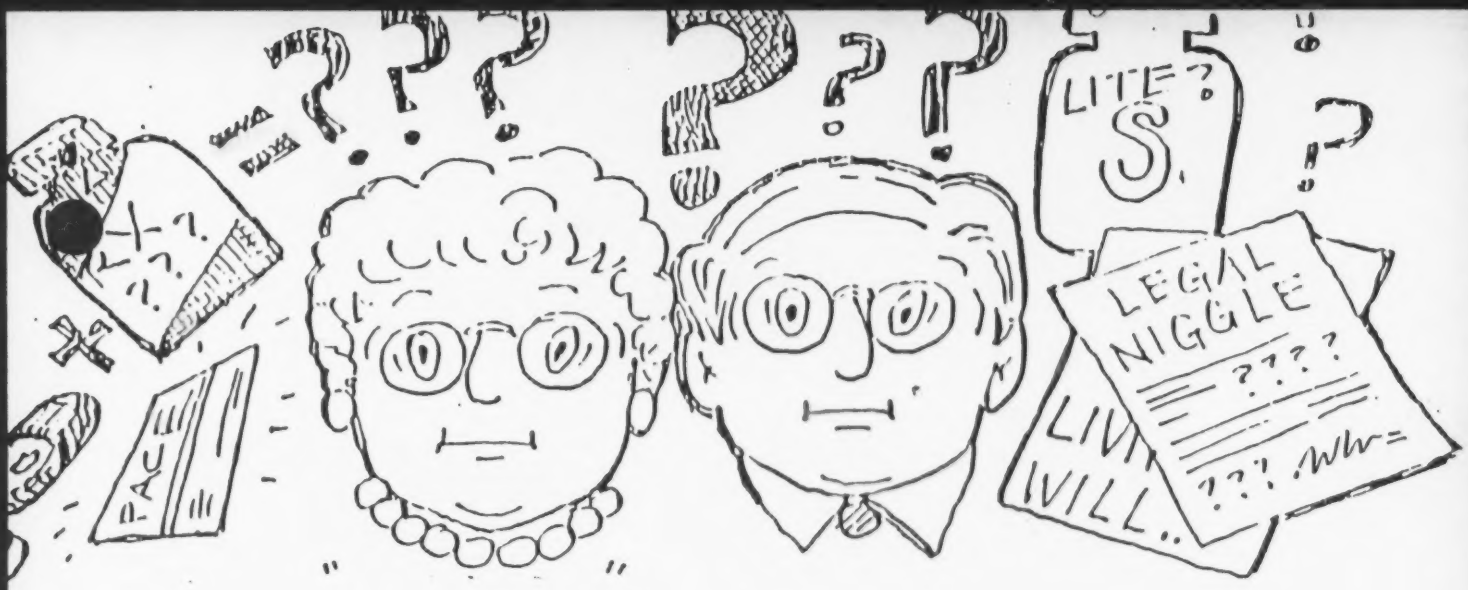


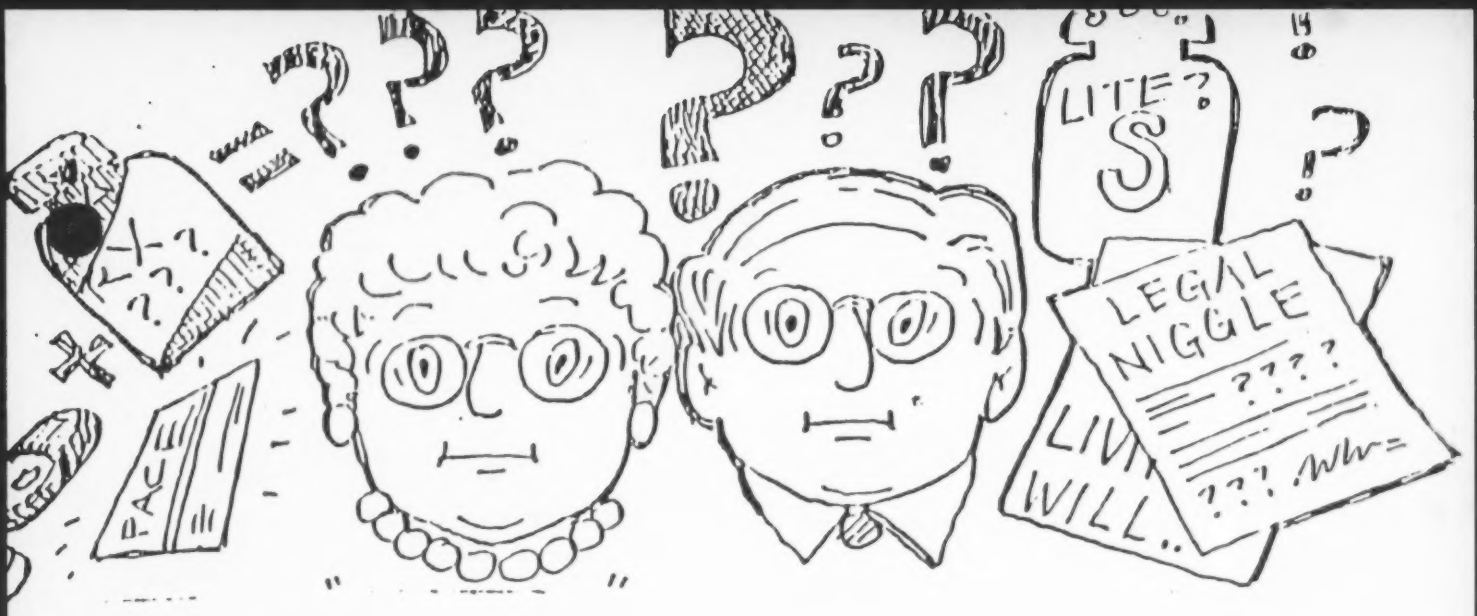
Our next Senior Survival SKills Program at the ALeppo Church of God Social Building, will be Thursday, April 18th At 11:00. Farley Toothman will answer any questions you might have on Wills and will also explain Living Wills. I think you will find this A very interesting Program.

We will provide a Hot LUNch and TRansportation but in order to do so, we must have reservations on or before April 11th.

Please call 852-2893 or our TOLL free number 1-800-433-1943, ask for Linda, for reservations.

Hope to see you there!

Becky Wilson



Our next Senior Survival Skills Program at Harvey's Grange will be Thursday, April 25th at 11:00. Farley Toothman will answer any questions you might have on Wills and will also explain Living Wills. I think you will find this very interesting.

We will provide a Hot Lunch and Transportation but in order to do so, we must have reservations on or before April 18th.

Please call 852-2893 or our Toll Free number 1-800-433-1943, ask for Linda, for reservations.

Hope to see you there!

Becky Wilson

Our next Senior Survival Skills Program at the Aleppo Church of God Social Building will be Thursday, May 16th at 11:00. A pharmacist will discuss prescriptions and answer any questions you might have on your prescriptions. This should be a very informative Program.

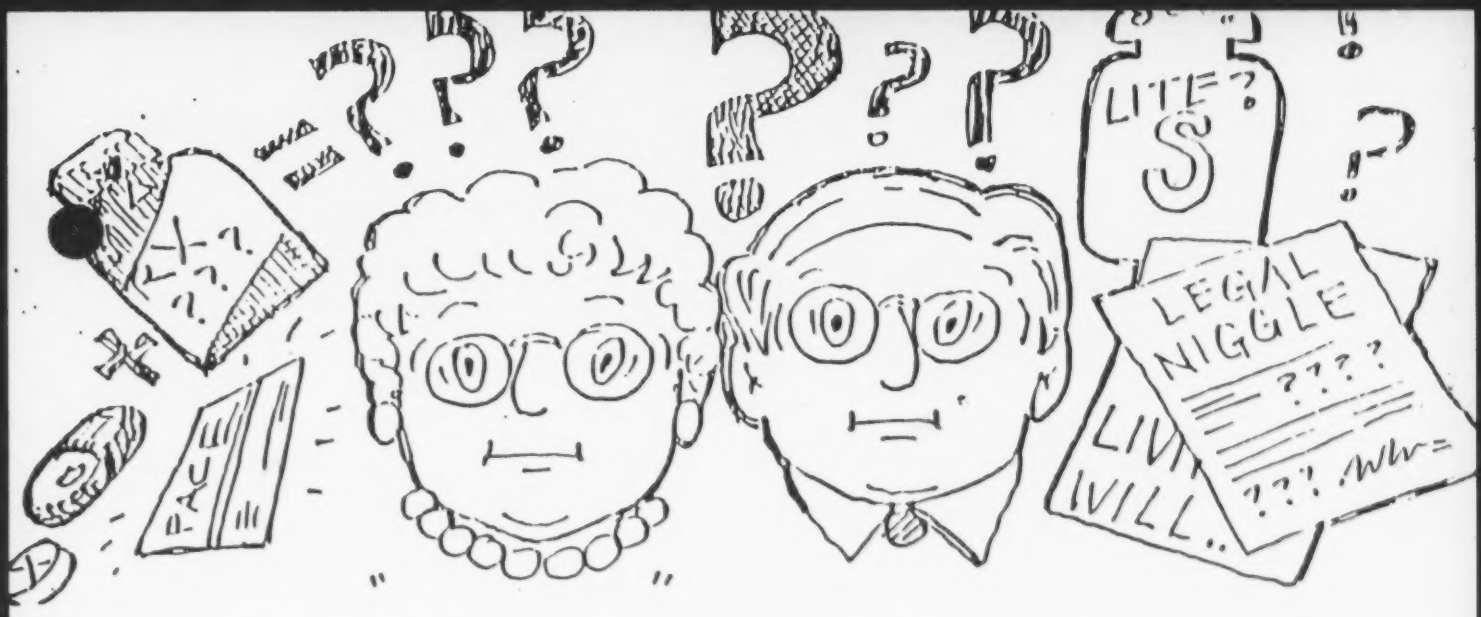
We will provide a Hot Lunch and Transportation but in order to do so, we must have reservations on or before Thursday, May 9th.

Please call 852-2893 or our Toll free number 1-800-433-1943, ask for Linda, for reservations.

Hope to see you there!

Becky Wilson

We've had a terrific response to these programs, so let's keep it going!



Our next Senior Survival Skills Program at the Harvey's Grange will be Thursday May 23rd, at 11:00. Pharmacist Dawn Yates from Giant Eagle will discuss prescriptions and answer any questions you might have on your prescriptions. This should be a very interesting program.

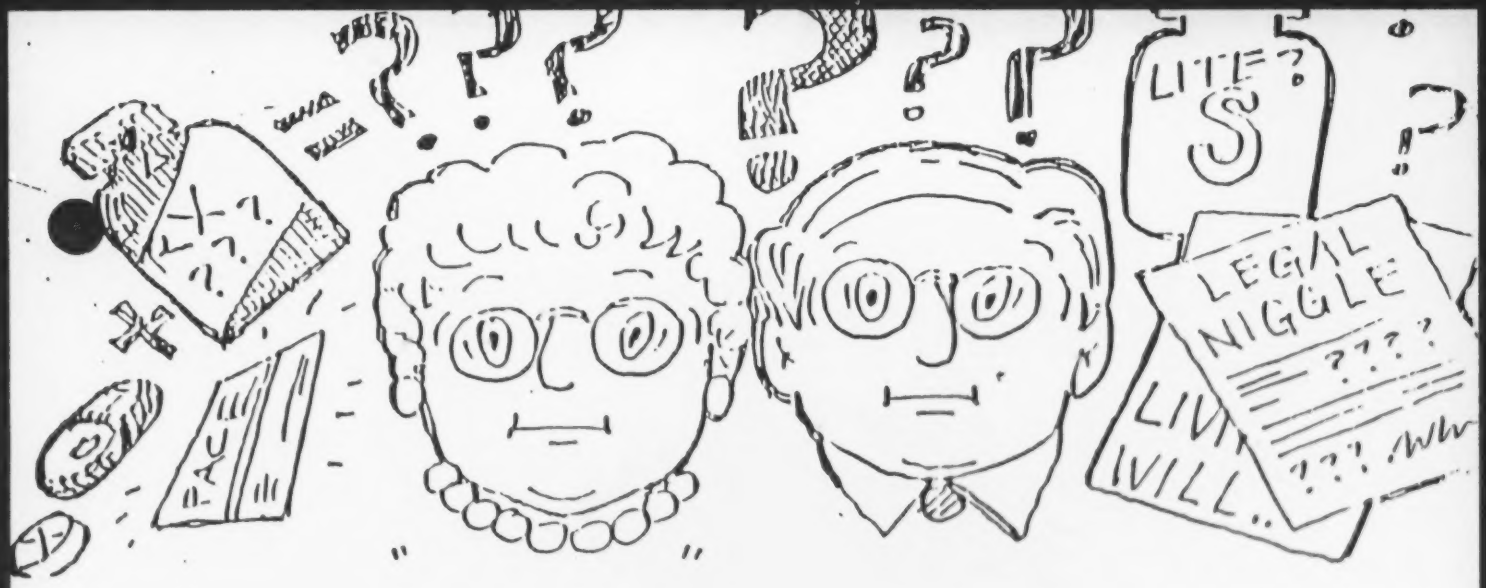
We will provide a Hot Lunch and Transportation but in order to do so, we Must have reservations on or before Thursday, May 16th

Please call 852-2893 or our Toll free number 1-800-433-1943, ask for Linda, for reservations.

Hope to see you there!

Becky Wilson

We've had a terrific response to these programs, so let's keep it going!



Our next Senior Survival Skills Program at the Aleppo Church of God Social Building will be Thursday, June 20th at 11:00. We will have someone from West Penn Power speaking. This will be our last meeting under this project.

If you are interested in having a Senior Center IN the West Greene Area, please try to come to this meeting and we can discuss how you can get INvolved.

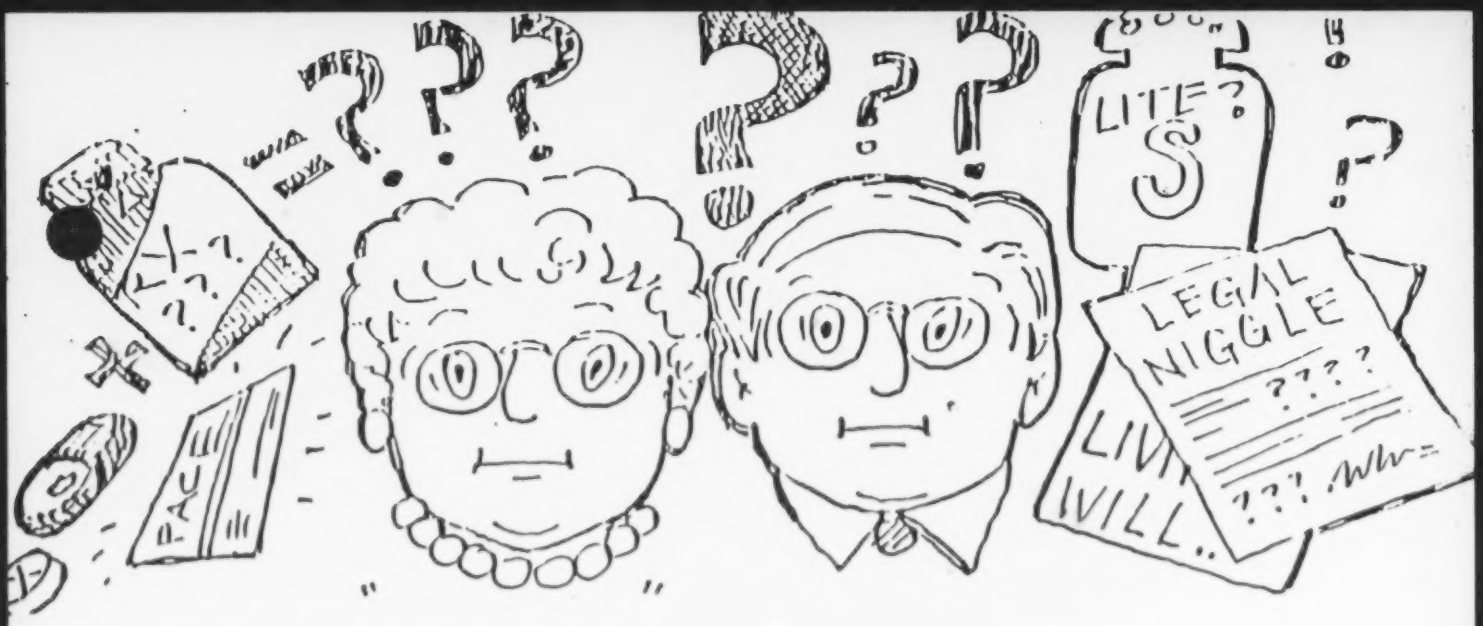
As always we will provide a Hot Lunch and Transportation but in order to do so, we must have reservations on or before Thursday June 13th

Please call 852-2893, or our Toll Free number 1-800-433-1943., ask for Linda, for reservations.

I've really enjoyed doing this project and meeting everyone. I hope we can get a Senior Center started.

Hope to see you on the 20th.

Becky Wilson



Our next Senior Survival Skills Program at the Harvey's Grange will be Thursday, June 27th at 11:00. We will have someone from West Penn Power speaking. This will be our last meeting under this project.

We will have a meeting at 10:00 for anyone interested in starting a Senior Center in the West Greene Area, so please try to come early.

As always we will provide a Hot Lunch and Transportation but in order to do so, we must have reservations on or before Thursday June 20th

Please call 852-2893, or our Toll Free Number 1-800-433-1943, ask for Linda, for reservations.

I've really enjoyed doing this project and meeting everyone. I hope we can get a Senior Center started.

Hope to see you on the 27th!

Becky Wilson

APPENDIX D - Attendance information

ATTENDANCE INFORMATION

SITE	February	March	April	May	June	UPS Total	UPS -8th Grade
Waynesburg Senior Center	15	11	12	16	10	26	8
Clarksville Senior Center	22	17	8	15	12	30	16
Jefferson Senior Center	59	56	56	53	51	75	12
Bobtown Senior Center		49	49	44	38	49	19
Mt. Morris Senior Center	13	37	26	21	25	41	5
Graysville (Harvey's Grange)	6	17	34	22	38	50	8
Aleppo (Church of God)		15	21	11		26	7
Carmichaels Senior Center	89	84	40	90	72	98	23

APPENDIX E - Evaluation survey

SENIOR SURVIVAL SKILLS TRAINING

EVALUATION SURVEY

I attended the following Focus Sessions:

__ Reading Labels/Comparison Shopping

__ Filling Out Forms (Income Tax, Rent Rebate, PACE)

__ Living Wills/Talking to Lawyers

__ Understanding your Perscriptions

__ Understanding your Utility Bills

I used the curriculum Packets on the following topics:

__ Nutrition

__ Medications

__ Oral & Written Communication

__ Access to Services

__ Applications & Forms

__ Budgeting & Money Management

I feel that the SSST program

__ helped me increase my skills in

__ reading, __ math, __ communication

__ gave me more information about a topic of interest

I would like to see the program continue

__ every month __ occassionally __ don't care

I would like to continue working on improvement of my skills

__ once a week __ once a month __ not at all

COMMENTS:

APPENDIX F - Senior Survival Skills Training Coordinator's Diary

SENIOR SURVIVAL SKILLS TRAINING
Coordinator's Diary

DECEMBER

I began this project by contacting all of the Senior Centers in the county. I went to the centers to meet the site supervisors and the seniors. At each center I explained what the Senior Survival Skills Training Program was all about.

As we have no senior centers in the western end of the county, I contacted several potential site representatives regarding their hosting a SSST program. I contacted three churches and two grange groups. Of these there was one church that was interested, and both Granges wanted more information.

Set up date with Graysville Harvey's Grange and Aleppo Grange to speak at their January meetings to see if we could use their grange to have our programs. Went through the Worthy Master at each Grange.

Set up a date with Earl Cook (person in charge of group) to speak at the Aleppo Church of God Social Hall meeting in January to explain the Senior Survival Skills Program and if we could use their building if interested.

After meeting with all of the sites, and getting input from all of groups of seniors, we decided on five topics for the monthly meetings. These were chosen from a list of possible topics which were generated by Project First Step (Adult Basic and Literacy Education Program) staff, in conjunction with Senior Service staff.

Decided nutrition would be my first program and contacted Carol Christen with the Agriculture Extension Office to speak for me.

Met with VISTA Volunteer, Colleen Nelson to help with drawing for flyers. We put together a cartoon like drawing, which we used as our "trademark" for the project. (Appendix C)

Went back to centers to put up flyers and throughout each area centers are located.

Wrote article to put in the newspaper in January and to put on the radio and cable TV. (Appendix C)

Project First Step staff had developed curriculum packets for the general areas of Survival Skills. Copied the materials, and had these available for instructional sessions. (Appendix A)

JANUARY

Had meeting at Harvey's Grange -- explained the Program and the need for programs in the West Greene area. Fifteen people at meeting; 13 for, 2 against. Motion passed to use their building. Asked Mary Lou Hughes if she would be my contact person, and she and Helen Disnmore sent me a list of 200 names of seniors in the West Greene area to send invitations to the Program.

Meeting at Aleppo Church of God Social Hall. All but 2 voted to use their building. Martha McMasters volunteered to be my contact person, and she also sent me a list of 75 names to invite to the programs.

Meeting at Aleppo Grange -- some concerns about using utilities at and costs involved caused them to vote against hosting the project.

Now I had to arrange for lunches for West Greene areas. The centers being already established, of course, were preparing lunch for their regular participants. I just had to make arrangements for the extra participants who would be attending on the days we had meetings.

Talked with Marilyn Jones and Lucy Hickman of the Waynesburg Senior Center to arrange for satellite lunches. I would pick up the lunch, take it to the site, and with the volunteers I had, we would cook and serve the lunches.

I also had to arrange for transportation. I talked to Ann Bargerstock, the manager of the Transportation Program in Greene County. She has service to all of the centers, and I had to arrange to have extra passengers on the vans on certain days. The difficulty was arranging for transportation to the West Greene sites. We agreed that the seniors interested in transportation would have to call in one week in advance to give her time to route a van out to that area.

My first program on nutrition was on January 30 at the Clarksville Center, a small center with 21 seniors in attendance. The people seemed interested, cooperated, and asked questions on fats, sugar, sodium, etc. I was very pleased with the response, and it was a good center to begin our program to get an idea how people would react.

I also had student intake forms, which I had to explain and help the seniors fill out. The seniors were hesitant, and I could see this might be a problem, but with my helping them, they agreed.

FEBRUARY

All of the other 7 Focus Sessions on Nutrition were scheduled for February. The first part of the month I worked on sending out our invitation/flyers (the flyers we had made up I used for invitations on the back). I gave the people a week to call in their reservations. We had to know a week ahead of time in order to tell the cooks to prepare for extra meals.

My second program was at the Mt. Morris Center on February 4th. There we discovered it's better to have the program before lunch -- we had it after lunch, and people were getting up and leaving, and the help was clearing the table. It made it hard for the speaker. They were also skeptical about filling out the forms. Seniors are afraid to put down Social Security number and how far they went in school.

Carmichaels - February 5th - Big center. They have anywhere from 120 to 150 seniors in attendance every day. We had a large attendance at our first session, as 89 seniors came to listen to

the speaker. It was hard to get their attention, but the president of the Council quieted them several times. They didn't seem very interested. A couple people talked to the speaker after she spoke, but I was discouraged compared to the nice, quiet, attentive group I had in Clarksville. Also, I had trouble again with a lot of them filling out the student intakes. They don't like to sign any forms for the "government" they say. They also were afraid to give out their Social Security numbers. I think they were afraid it would do something to their income, and it was very hard to convince them it was for my records and survey to prove they were there for the program. This was getting frustrating to me.

Jefferson - February 6th. This was a very good center, and a great response. 59 seniors in attendance. They were attentive and asked several questions, and they cooperated filling out the forms. I complimented them. This made me feel a lot better after Carmichaels.

I went to Mid-Winter Conference with the Adult Education Manager, Dr. Barbara Mooney, on February 7 and 8th. We had a presentation on what we had done with the SSST program to date. I had only had a few meetings, but already I could see some of the problems, which we shared with the audience. Many of the people attending the presentation worked with seniors. They had identified similar problems -- for example, seniors being unwilling to say how much schooling they had, and being afraid to say if they couldn't read very well. We talked about using the large monthly meetings as a way to get to know the seniors without having to single out the ones with low literacy skills. After a few sessions, we will be able to start working with the actual target population.

Waynesburg - February 12th. Nice, small group. 15 people available to listen, and they asked a few questions.

By this time we decided to use index cards to replace the intake forms; much easier, and no problem filling them out. I simply wrote the information I needed on the card, and they filled it in. It didn't look as intimidating as the form. Also, we knew that all of the people who attended the Focus Sessions were not in need of literacy instruction. Therefore, we decided to gather data on any senior who was interested to the monthly sessions, but to only send in data forms on those who are in our target population. It would be the participants who we do data forms on who I would do individual contacts with (e.g., those who had little formal schooling, or who expressed a need for assistance).

Graysville, Harvey's Grange - February 13th. Only 6 attended first meeting. They were interested in the topic and asked questions. They were very enthused about getting something started for seniors out there. We were going to work on getting more people to come to next program. We picked up our meal from the Waynesburg Center. The people were impressed with the lunch, which I also think helped to get the people there once these people started talking about it to others. Spreading it around by word of mouth how interesting the meeting was and how good the lunch was would help. I was a little disappointed there were only 6 people since I sent out so many invitations, but at least they were an enthusiastic 6!

Second week of February also contacted Roger Courtwright to speak on income taxes at Graysville and Aleppo, and Charlotte Virgili from H & R Block for all other centers for month of March. Also caseworkers to speak on the applications needed for PACE and for rent rebates.

We ended up cancelling Aleppo on Thursday, February 21 -- lack of reservations. Also cancelled Bobtown on February 26th because they had other things on their agenda.

At each of these meetings in February I set up the dates for the speaker in March. We had decided that one of the skills that the seniors needed was that of calling in to make appointments. Some of the seniors had told me that they did not know how to get the van to go the doctor or to the centers. Therefore, I gave them instructions about calling me one week before the meeting (gave each group a deadline date) and told them the number to call. We then did some role playing, and I acted as the receptionist at the office. As I know all the girls who are on the switchboard, I could imitate how they might answer the phone. In some cases, I gave the "caller" a run-around, and in other cases I mumbled so they couldn't figure out what I was saying. Everyone seemed to have fun with the exercise, and I could see we were breaking down barriers for some of the seniors.

All in all February was not a bad start for Senior Survival Skills.

MARCH

The first week of each month I had to prepare and send the invitations. This month I also made signs and put them up in businesses throughout those areas. I also wrote up an announcement for the newspaper and radio.

This month's program is a combination of speakers and working sessions after the speaker. The people who came to the sessions stayed after lunch to help seniors fill out the application forms. Many seniors took advantage of the help. I had copies of the curriculum packet on forms and applications available at the session. This was the first month that I was able to start to work one-on-one with the seniors with the lowest literacy skills.

March 13th, Wednesday. First program of the month was Clarksville. Joe Portler, a caseworker from the Area Agency on Aging Senior Service program, explained the PACE Program and the Rent Rebate program, and Charlotte Virgili of H & R Block spoke on any changes on income tax forms. Again, this small group was attentive and had few questions.

March 14th, Thursday. Today was the deadline for the reservations for the Graysville program so I could let Lucy Hickman, the cook at the Waynesburg Center, know what and how many to prepare for. Also, today was the Waynesburg Center program. Laurel Dakan, AAA Casework Supervisor, spoke on the PACE and rent rebate programs, and again Charlotte Virgili on income taxes. Some questions -- not a bad response considering this center. They gather in a living room atmosphere, and I wonder if they really are listening.

March 18th, Monday - Aleppo program. Speaker, Rose Frodelius, AAA caseworker, for PACE and Rent Rebate, and Roger Courtwright for income taxes. This was their first program since we had to cancel last month. Eighteen people attended. I was pleased about this since we didn't get much response for the first program. They were very attentive, but not a lot of questions.
March 20th, Wednesday - Carmichaels program. Joe Portler and Charlotte Virgili again. This was much better than last time, although we still had to quiet them down some. But I think they were finally getting to know me and what and why I was having these programs. They were more cooperative filling out the index cards.

I called Farley Toothman, a local attorney, to see if he would speak on living wills for me in the month of April.

March 21st, Thursday - Graysville program. Laurel Dakan and Roger Courtwright. This was a much better response than first time. There were 23 in attendance, and they had several questions this time. Plus, they were all very excited about having a place to meet out in West Greene. I've also found some very good volunteers to help continue sessions after the project year.

March 25th, Monday - Mt. Morris program. Charlotte Virgili and Lisa King, AAA Caseworker. The attention was fair, no one asked questions.

March 26th, Tuesday - Bobtown program. Charlotte Virgili and Lonabell Janes, AAA Caseworker. They were very attentive. There were a few questions on the PACE card and rent rebate, but none on taxes.

March 27th, Wednesday - Jefferson program. Charlotte Virgili and Joe Portler. This is a very good center. They really listened and had several questions for both of the speakers.

APRIL

April 2nd started to work on invitations for April. We planned to do the program on "Living Wills" this month.

To meet the objective of establishing a network of people interested in continuing these programs, I took my West Greene contacts to the Bobtown Center on April 9th and to Jefferson on Wednesday. Bobtown and Jefferson are satellite centers meeting only on Tuesday and Wednesday respectively. We wanted these women to meet their peers in other areas of the county to see what kind of services they might have and what they needed to do to get them. Both centers had lots of suggestions and I was able to identify a contact at each of the satellite center who would be willing to work on establishing a network. (These centers have no paid staff.)

April Focus Session was provided by Attorney Farley Toothman on Living Wills. This was a very good program; the response was great at all centers. The people at the Waynesburg Center were very interested, and asked lots of questions. Mr. Toothman made sample living wills and handed them out to everyone. He explained that they needed an attorney and a witness to sign this paper. He told them the kind of questions that the attorney would ask, and

what documents they would need to take to the attorney's office. Because we had done the role playing exercise on making appointments, the seniors were ready to do the same kind of thing with Mr. Toothman. He was willing to "play" and gave some good examples of the kind of language they could expect when they contacted a lawyer.

April 115h, Thursday - Waynesburg program. 12 in attendance, with very good attention and good interaction between Mr. T. and the seniors.

April 15th, Monday - Mt. Morris program. 26 in attendance, with very good attention, no questions out loud, a limited interaction with Mr. T. but several people talked to him privately after the session.

April 16th, Tuesday - Carmichaels program. This was better than usual. Good response. Some questions out loud and some talked privately.

April 18th, Thursday - Aleppo program. This was a very good turn out -- 24 attended. They had lots of questions.

Started contacting pharmacists for next month's program. I had to get 3 different pharmacists because of work schedules.

April 24th, Wednesday - Jefferson Center. Good response by people, few questions.

April 25th, Thursday - Graysville program. Again very interested, lots of questions. 38 people in attendance -- announced our next date.

April 29th, Monday - Clarksville program. Not very many people attending today (8) -- the few that were there were attentive, but did not get into the interaction with Mr. T. There were only a few questions.

April 20th, Tuesday - Bobtown program. They were very attentive and had several questions. Good interaction.

MAY

May 1st started working on invitations and signs.

May 3rd went to Greene County Adult Literacy Coalition Program to get support for continuing the SSST programs. The ABLE service providers were interested in working with the seniors, but all seemed to have limited resources. Set up a meeting date for May 21 to have interested community representatives come together to talk about how we can continue providing this program.

May 6th, distributed signs.

The May program was on prescriptions. The seniors have lots of questions about the medicines they take. (E.g., what they can mix with their prescriptions, what kind of side effects the meds may have, how to know if they can get a refill or not.) The

pharmacists were all very nice and were very patient with the seniors. They had handouts that helped understand why medicine were given for different conditions. They also encouraged the seniors to ask questions of their doctors. It was apparent, at every center that the seniors were hesitant to ask questions. Again we used some role play, and got them asking questions that would be the ones they need to ask the doctor. The pharmacists were able to give them some help in what questions to ask, and the seniors wrote down questions to take to the doctor's office.

I introduced the curriculum packet on "Oral and Written Communications" and had a few new seniors want to work on the materials. I scheduled group sessions at Graysville, Clarksville Jefferson and Bobtown as I did not have time for one-on-one sessions for all the seniors who were interested. It is interesting that these sites are the ones where there is no paid staff through the Senior Service program. (Clarksville has a Green Thumb staff person only, for 4 hours a day, and the others are all volunteer.)

May 14th - Bobtown program on prescriptions. Lori Widdup, Pharmacist from Rite Aid speaking. Good response. She did a good job -- a little long though.

May 16th, Thursday - Aleppo program. Only 11 attended, but they had a very good response. Dawn Yates, Pharmacist from Giant Eagle, spoke. She was very good.

May 17th, Friday - Clarksville program. Brian King, Pharmacist from Dry Tavern Pharmacy. He was good -- small group -- not a lot of specific questions but general interest.

Convened a meeting to discuss the future of the SSST program. Attending were representatives from the Penn State Ag. Extention service, Senior Center Services, the Greene County Literacy Coalition, the Waynesburg Chamber of Commerce, the Greene County Vo-Tech, and the library. Also attending were our adult education staff, Barbara Mooney and Jane Schrock. After much discussion, the people present agreed to meet again in August to plan some programming for Fall. I volunteered to send out announcements of the meeting and bring my final report on the project. I was very encouraged by this group, as they all seem to have a dedication both to helping seniors and to promoting literacy.

May 22nd, Wednesday - Carmichaels program. They are the hardest center because they are so large and noisy. Brian King spoke at this one. Some listened, and there were some questions. None of the seniors at this center were interested in any curriculum materials.

May 23rd, Thursday - Graysville program. Dawn Yates spoke, 22 attended. Good questions and interaction.

May 24th, Friday - Mt. Morris program. Lori Widdup from Rite Aid. Good attention of the 21 in attendance. Good questions during and after the program.

Called West Penn Power to get someone to speak on utility bills and energy issues.

May 28th, Tuesday - Waynesburg program. Lori Widdup. This program received the best response at this site. There were several questions.

May 29th, Wednesday - Jefferson, Brian King. Good attendance.

JUNE

The June program focused on reading utility bills, energy costs, and conservation methods. We had several speakers from West Penn Power Company who brought a film, and had some good handouts. They talked about how the electric companies have tried to make their bills more readable. The curriculum packet that we used this month was on "Budgeting and Money Management." The seniors had many questions about how the utility companies figured the cost of the electric, what all the charges were on the bills, and how they could bring their costs down.

Waynesburg Center -- Staci Dolby, June 13th -- individual instructional sessions on June 17th and 26th.

Carmichaels Center -- Ed Ferencak, June 18th -- ind. inst sessions on June 21th and 26th.

Jefferson Center -- Ed Ferencak, June 19th -- group inst sessions June 5, and 12th.

Aleppo meeting cancelled due to lack of reservations.

Mt. Morris Center -- Staci Dolby, June 24th -- individual instruction sessions scheduled on June 3th and 10th.

Bobtown Center -- Staci Dolby, June 25th -- group inst. sessions on June 4th and 11th.

Harvey's Grange -- Staci Dolby, June 27th -- group inst. sessions on June 6th and 20th.

Clarksville Center -- Ed Ferencak, June 28th -- group inst. sessions on June 7th, and 14th.